WEST Search History

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DATE: Monday, October 23, 2006

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		DB=USPT; PLUR=YES; OP=OR	
☐	L11	L10 and 19	8
☐	L10	705/45	335
☐	L9	L8 and 17	69
☐	L8	MICR	1486
☐	L7	L6 and 15	316
☐	L6	@ad<20000428	3040920
☐	L5	L4 and 13	486
☐	L4	bank or financial near5 (institution or organization or central)	110256
☐	L3	L2 and 11	1493
☐	L2	check near7 (image or picture or photo or photograph)	8483
☐	L1	(central or center) near7 (site or workstation or terminal or system or computer)	211368

END OF SEARCH HISTORY

? show files

[File 347] **JAPIO** Dec 1976-2006/Jan(Updated 061009)

[File 350] **Derwent WPIX** 1963-2006/UD=200671
File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit http://www.dialog.com/dwpi/.

[File 344] **Chinese Patents Abs** Jan 1985-2006/Jan

[File 371] **French Patents** 1961-2002/BOPI 200209
File 371: This file is not currently updating. The last update is 200209.

[File 348] **EUROPEAN PATENTS** 1978-2006/ 200644
File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.

[File 349] **PCT FULLTEXT** 1979-2006/UB=20061102UT=20061026
File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.

[File 120] **U.S. Copyrights** 1978-2006/Oct 31

[File 426] **LCMARC-Books** 1968-2006/Nov W1

[File 430] **British Books in Print** 2006/Nov W1

[File 483] **Newspaper Abs Daily** 1986-2006/Nov 07

[File 2] **INSPEC** 1898-2006/Oct W5

[File 35] **Dissertation Abs Online** 1861-2006/Oct

[File 65] **Inside Conferences** 1993-2006/Nov 07

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2006/Sep

[File 474] **New York Times Abs** 1969-2006/Nov 06

[File 475] **Wall Street Journal Abs** 1973-2006/Nov 06

[File 256] **TecInfoSource** 82-2006/Apr

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13
File 583: This file is no longer updating as of 12-13-2002.

[File 139] **EconLit** 1969-2006/Oct

[File 9] **Business & Industry(R)** Jul/1994-2006/Nov 03

[File 15] **ABI/Inform(R)** 1971-2006/Nov 07

[File 16] **Gale Group PROMT(R)** 1990-2006/Nov 07

[File 20] **Dialog Global Reporter** 1997-2006/Nov 07

[File 148] **Gale Group Trade & Industry DB** 1976-2006/Nov 07

[File 160] **Gale Group PROMT(R)** 1972-1989

[File 275] **Gale Group Computer DB(TM)** 1983-2006/Nov 07

[File 476] **Financial Times Fulltext** 1982-2006/Nov 07

[File 610] **Business Wire** 1999-2006/Nov 07
File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.

[File 613] **PR Newswire** 1999-2006/Nov 07
File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2006/Nov 06

[File 624] **McGraw-Hill Publications** 1985-2006/Nov 07
File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more

[File 634] **San Jose Mercury** Jun 1985-2006/Nov 05

[File 636] **Gale Group Newsletter DB(TM)** 1987-2006/Nov 07

[File 810] **Business Wire** 1986-1999/Feb 28

[File 813] **PR Newswire** 1987-1999/Apr 30

[File 267] **Finance & Banking Newsletters** 2006/Nov 06

[File 268] **Banking Info Source** 1981-2006/Oct W5

[File 625] **American Banker Publications** 1981-2006/Nov 07

[File 626] **Bond Buyer Full Text** 1981-2006/Nov 07

[File 608] **KR/T Bus.News.** 1992-2006/Nov 07

[File 13] **BAMP** 2006/Oct W4

[File 56] **Computer and Information Systems Abstracts** 1966-2006/Oct

[File 75] **TGG Management Contents(R)** 86-2006/Oct W5

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S28   9   S S26 AND S27
S29   9   IDPAT (sorted in duplicate/non-duplicate order)
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S36            2    RD   (unique items)
S37            9    S S30 OR S36
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37/5/1 (Item 1 from file: 350) **Links**
Derwent WPIX

0014120197 *Drawing available*
WPI Acc no: 2004-304672/
XRPX Acc No: N2004-242652
Electronic return item processing method, involves receiving different electronic return notification files from different payor banks, sorting multiple files by designated bank of deposit and sending to respective designated bank
Patent Assignee: ZIONS BANCORPORATION (ZION-N)
Inventor: **BUCHANAN D; TITUS W R**

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040068464	A1	20040408	US 2002265779	A	20021008	200428	B

Priority Applications (no., kind, date): US 2002265779 A 20021008

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20040068464	A1	EN	40	2	

Alerting Abstract US A1
NOVELTY - The method involves receiving directly/indirectly a set of different electronic return notification files from a set of different payor banks (110), where each file in the set is from a different bank of a deposit (180). The multiple electronic return notification files are sorted by the designated bank of the deposit. Each of electronic notification files is sent to the respective designated bank of the deposit.
DESCRIPTION - Each file includes a data structure with a designated bank of a deposit, an amount, and a reference key fro the return item and a return reason. INDEPENDENT CLAIMS are also included for the following:

A. a system for processing electronic return notifications
B. a program product for processing electronic return items

USE - Used for processing electronic return items in a payor bank.
ADVANTAGE - The method ensures a payor bank to notify a bank of deposit as soon and as rapidly as possible, when an item presented to payor bank by the bank of deposit will not be paid by the payor/payor bank. The method provides the payor bank to return the item to the bank of deposit, thereby facilitating early return of the items to the original depositor. The method allows the image data of return item to be provided directly/indirectly to the bank of deposit.
DESCRIPTION OF DRAWINGS - The drawing shows a schematic processor level block diagram of an electronic return item processing system.

100Payor bank FRB
110Payor bank
120Check payor
122Monetary item
130Processing unit
175Depositor
180Bank of deposit

Title Terms /Index Terms/Additional Words: ELECTRONIC; RETURN; ITEM; PROCESS; METHOD; RECEIVE; NOTIFICATION; FILE; BANK; SORT; MULTIPLE; DESIGNATED; DEPOSIT; SEND; RESPECTIVE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705038000

File Segment: EPI;
DWPI Class: T01
Manual Codes (EPI/S-X): T01-N01A1; T01-S03

37/5/2 (Item 2 from file: 350) **Links**
Derwent WPIX

0013999797 *Drawing available*
WPI Acc no: 2004-181007/200418
XRPX Acc No: N2004-143952
Program product for deposit processing of original checks in banks, stores instructions for sending endorsed and voided check image data with original data to another processor where it is sorted and sent to maker bank
Patent Assignee: NETDEPOSIT INC (NETD-N); ZIONS BANCORPORATION (ZION-N)
Inventor: **BUCHANAN D L; TITUS W R**

Patent Family (3 patents, 3 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2435621	A1	20040122	CA 2435621	A	20030721	200418	B
US 20040133516	A1	20040708	US 2002397897	P	20020722	200445	E
			US 2003622832	A	20030721		
AU 2003220712	A1	20040212	AU 2003220712	A	20030721	200449	E

Priority Applications (no., kind, date): US 2003622832 A 20030721; US 2002397897 P 20020722

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
CA 2435621	A1	EN	128	7		
US 20040133516	A1	EN			Related to Provisional	US 2002397897

Alerting Abstract CA A1

NOVELTY - A processor checks magnetic ink character recognition errors in received information including deposit account designation checks deposited by depositor, electronic check data. When there is no error, the processor sends the endorsed and voided check image data associated with original data to a processor at remote site and another processor where it is sorted and transmitted to a maker bank (107).

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

1. method for deposit processing of original checks; and
2. system for deposit processing of original checks.

USE - For deposit processing of original checks through electronic interaction between physical location of financial instrument such as check, draft, depository financial institution such as bank e.g. federal reserve bank (FRB), credit union or other institution.

ADVANTAGE - Reduces the man power costs and time involved in the traditional check deposit settlement process by enabling automatically all of the accounting entries required to settle the funds between the depositor's account and the check makers accounts.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the process of capturing and processing deposits from financial institutions.

103 deposit system
104 cash management system
105,112 check storages
107 maker bank
109 check capture system

Title Terms /Index Terms/Additional Words: PROGRAM; PRODUCT; DEPOSIT; PROCESS; ORIGINAL; CHECK; BANK; STORAGE; INSTRUCTION; SEND; ENDORSE; VOID; IMAGE; DATA; PROCESSOR; SORT; MAKER

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
G06F-157/00; G06F-019/00; G07D-007/00; G07F-019/00			Secondary		"Version 7"

US Classification, Issued: 705042000

File Segment: EPI;
DWPI Class: T05
Manual Codes (EPI/S-X): T05-J; T05-L02

37/5/4 (Item 4 from file: 350) **Links**
Derwent WPIX

0012275984
WPI Acc no: 2002-216687/200227
Related WPI Acc No: 2002-075210
XRPX Acc No: N2002-166158
Financial system for processing checks and other financial instruments has scanners for converting the instruments into electronic form and systems for receiving electronic instruments and crediting accounts accordingly
Patent Assignee: ZIONS BANCORPORATION (ZION-N)
Inventor: **BUCHANAN D; BUCHANAN D L; TITUS W R**

Patent Family (3 patents, 90 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001084417	A1	20011108	WO 2000US26309	A	20000925	200227	B
AU 200076131	A	20011112	AU 200076131	A	20000925	200227	E
US 20050021466	A1	20050127	US 2000560779	A	20000428	200509	E
			US 2004914151	A	20040810		

Priority Applications (no., kind, date): US 2004914151 A 20040810; US 2000560779 A 20000428

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001084417	A1	EN	49	7		
National Designated States,Original	AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW					
AU 200076131	A	EN			Based on OPI patent	WO 2001084417
US 20050021466	A1	EN			Division of application	US 2000560779

Alerting Abstract WO A1
NOVELTY - A system has hardware and software to capture and securely transmit check images (including travelers checks, money orders, merchant coupons, food coupons and so on) to remote locations where the checks are credited to the appropriate bank account and cleared through the normal check clearing system.
DESCRIPTION - INDEPENDENT CLAIMS are included for

C. a method for processing checks
D. and a computer readable medium carrying program instructions for processing checks

USE - processing checks.
ADVANTAGE - Provides an automatic system which reduces manual intervention.

Title Terms /Index Terms/Additional Words: FINANCIAL; SYSTEM; PROCESS; CHECK; INSTRUMENT; SCAN; CONVERT; ELECTRONIC; FORM; RECEIVE; ACCOUNT; ACCORD

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
H04M-011/00; H04M-017/00			Secondary		"Version 7"

US Classification, Issued: 705042000

File Segment: EPI;
DWPI Class: T01
Manual Codes (EPI/S-X): T01-J05A1; T01-J05A2; T01-S03

37/5/5 (Item 5 from file: 350) **Links**
Derwent WPIX

0011138495 *Drawing available*
WPI Acc no: 2002-075210/200210
Related WPI Acc No: 2002-216687
XRPX Acc No: N2002-055494
System for processing financial investment deposits physically remote from a financial institution to enable capture and secure transmission of images of checks
Patent Assignee: ZIONS BANCORPORATION (ZION-N)
Inventor: **BUCHANAN D; TITUS W R**

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001084453	A1	20011108	WO 2001US339	A	20010105	200210	B
AU 200127638	A	20011112	AU 200127638	A	20010105	200225	E

Priority Applications (no., kind, date): US 2000560779 A 20000428; US 2000676956 A 20001002

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001084453	A1	EN	75	10		
National Designated States,Original	AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200127638	A	EN			Based on OPI patent	WO 2001084453

Alerting Abstract WO A1

NOVELTY - A bank of first deposit (101) receives a check from the bearer and forwards checks to a central site (102) for additional physical processing using a reader/sorter to acquire information stored on the magnetic ink character recognition line, which is sent to the in-house computer system (103,104). The check can be returned or sent to a check storage (105), otherwise it is sent to a maker bank (108) for collection of funds from the back account (110,111) of the user, by sending an image of the check to the maker bank for payment.

DESCRIPTION - INDEPENDENT CLAIMS are included for a method for processing a deposited check and for a computer readable medium with instructions.

USE - Processing financial institution deposits physically remote from a financial institution.

ADVANTAGE - Reducing expenses associated with transportation costs.

DESCRIPTION OF DRAWINGS - The drawing shows the system

101 Bank of first deposit

102 Central site

103,104 Computer system

105 Check storage

110,111 Bank accounts

108 Maker bank

Title Terms /Index Terms/Additional Words: SYSTEM; PROCESS; FINANCIAL; INVESTMENT; DEPOSIT; PHYSICAL; REMOTE; INSTITUTION; ENABLE; CAPTURE; SECURE; TRANSMISSION; IMAGE; CHECK

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date

G06F-017/60			Main		"Version 7"

File Segment: EPI;
DWPI Class: T01; T04; T05
Manual Codes (EPI/S-X): T01-J10A2; T01-N01A1; T01-S03; T04-D01; T05-L02

; t s37/3,k/6-7

37/3K/6 (Item 1 from file: 349) **Links**
PCT FULLTEXT

00850770
METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION
PROCEDE ET SYSTEME DE TRAITEMENT DU DEPOT D'INSTRUMENTS FINANCIERS PHYSIQUEMENT ELOIGNE D'UNE INSTITUTION FINANCIERE

Patent Applicant/Patent Assignee:

* **ZIONS BANCORPORATION**; One South Main Street, Salt Lake City, UT 84111
  US; US(Residence); US(Nationality)

Legal Representative:

* **JOHANSON Kevin K(et al)(agent)**
  Workman, Nydegger & Seeley, 1000 Eagle Gate Tower, 60 East South Temple, Salt Lake City, UT 84111; US;

	Country	Number	Kind	Date
Patent	WO	200184453	A1	20011108
Application	WO	2001US339		20010105
Priorities	US	2000560779		20000428
	US	2000676956		20001002

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;

UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English
Filing Language: English
Fulltext word count: 16424

37/3K/7 (Item 2 from file: 349) **Links**
PCT FULLTEXT
00850747
METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION
PROCEDE ET SYSTEME PERMETTANT DE TRAITER DES DEPOTS D'INSTRUMENTS FINANCIERS PHYSIQUEMENT ELOIGNES D'UNE INSTITUTION FINANCIERE

Patent Applicant/Patent Assignee:

- **ZIONS BANCORPORATION**; One South Main Street, Salt Lake City, UT 84111
  US; US(Residence); US(Nationality)

Legal Representative:

- **JOHANSON Kevin K(et al)(agent)**
  Workman, Nydegger & Seeley, 1000 Eagle Gate Tower, 60 East South Temple, Salt Lake City, UT 84111; US;

	Country	Number	Kind	Date
Patent	WO	200184417	A1	20011108
Application	WO	2000US26309		20000925
Priorities	US	2000560779		20000428

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English
Filing Language: English
Fulltext word count: 12720

37/AA,AN,AZ,TI/1 (Item 1 from file: 350) **Links**
Derwent WPIX

0014120197
WPI Acc no: 2004-304672/
Electronic return item processing method, involves receiving different electronic return notification files from different payor banks, sorting multiple files by designated bank of deposit and sending to respective designated bank
Original Titles:
Return item early notification and return
Local Applications (no., kind, date): US 2002265779 A 20021008
Priority Applications (no., kind, date): US 2002265779 A 20021008

37/AA,AN,AZ,TI/2 (Item 2 from file: 350) **Links**
Derwent WPIX

0013999797
WPI Acc no: 2004-181007/
Program product for deposit processing of original checks in banks, stores instructions for sending endorsed and voided check image data with original data to another processor where it is sorted and sent to maker bank
Original Titles:
Methods and systems for processing financial instrument deposits
Methods and systems for processing financial instrument deposits
Local Applications (no., kind, date): CA 2435621 A 20030721; US 2002397897 P 20020722; US 2003622832 A 20030721; AU 2003220712 A 20030721
Priority Applications (no., kind, date): US 2003622832 A 20030721; US 2002397897 P 20020722

37/AA,AN,AZ,TI/3 (Item 3 from file: 350) **Links**
Derwent WPIX

0012755789
WPI Acc no: 2002-609019/
Manufacturing tabletop terminal for point of sale purchases that do not require presence of clerk to operate terminal, and can be operated by purchaser alone
Original Titles:
Tabletop terminal for point of sale purchases
TABLETOP TERMINAL FOR POINT OF SALE PURCHASES

TERMINAL DE TABLE POUR DES ACHATS DANS DES POINTS DE VENTE
Local Applications (no., kind, date): WO 2002CA224 A 20020221; CA 2337702 A 20010221; US 2001790590 A 20010223; AU 2002240738 A 20020221
Priority Applications (no., kind, date): US 2001790590 A 20010223; CA 2337702 A 20010221

37/AA,AN,AZ,TI/4 (Item 4 from file: 350) **Links**
Derwent WPIX
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0012275984
WPI Acc no: 2002-216687/
Financial system for processing checks and other financial instruments has scanners for converting the instruments into electronic form and systems for receiving electronic instruments and crediting accounts accordingly
Original Titles:
Method and system for processing financial instrument deposits physically remote from a financial institution
METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION
PROCEDE ET SYSTEME PERMETTANT DE TRAITER DES DEPOTS D'INSTRUMENTS FINANCIERS PHYSIQUEMENT ELOIGNES D'UNE INSTITUTION FINANCIERE
Local Applications (no., kind, date): WO 2000US26309 A 20000925; AU 200076131 A 20000925; US 2000560779 A 20000428; US 2004914151 A 20040810
Priority Applications (no., kind, date): US 2004914151 A 20040810; US 2000560779 A 20000428

37/AA,AN,AZ,TI/5 (Item 5 from file: 350) **Links**
Derwent WPIX
(c) 2006 The Thomson Corporation. All rights reserved.

0011138495
WPI Acc no: 2002-075210/
System for processing financial investment deposits physically remote from a financial institution to enable capture and secure transmission of images of checks
Original Titles:
METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION
PROCEDE ET SYSTEME DE TRAITEMENT DU DEPOT D'INSTRUMENTS FINANCIERS PHYSIQUEMENT ELOIGNE D'UNE INSTITUTION FINANCIERE
Local Applications (no., kind, date): WO 2001US339 A 20010105; AU 200127638 A 20010105
Priority Applications (no., kind, date): US 2000560779 A 20000428; US 2000676956 A 20001002

37/114/6 (Item 1 from file: 349) **Links**
PCT FULLTEXT
00850770

	Country	Number	Kind	Date
Application	WO	2001US339		19

37/114/7 (Item 2 from file: 349) **Links**
PCT FULLTEXT
00850747

	Country	Number	Kind	Date
Application	WO	2000US26309		19

37/AA,AN,AZ,TI/8 (Item 1 from file: 148) **Links**
Gale Group Trade & Industry DB
01862946   **Supplier Number: 02951590**
Rescheduling the Problem Debts.

37/AA,AN,AZ,TI/9 (Item 1 from file: 268) **Links**
Banking Info Source
00010609 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Notes on lending: loan migration analysis: the Markov chain approach

? show files

```
; d s
Set      Items    Description
S1       239458   S CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR
LEGAL)()PAPER OR PHYSICAL()(MONETARY OR FINANCIAL)()(INSTRUMENT OR
INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY()(ORDER OR ORDERS)
S2       14231730  S PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO
OR 2 OR MORE OR SOME OR FEW OR DIFFERENT
S3       82419    S BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR
CREDIT)()(INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR
SAVINGS(1W)LOAN? OR S(1W)L
S4       28493    S (FIRST OR ORIGINAL OR INITIAL)()DEPOSIT OR ORIGINATING
S5       3102     S DEPOSIT()INFORMATION OR ACCOUNT()(NUMBER OR NUMBERS OR
DESIGNATION OR DESIGNATIONS) OR CHECK()(IMAGE OR IMAGES)
S6       146143   S (MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL
OR PRINCIPLE)()(SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR PROCESSING OR
CONTROLL?R OR CONTROL OR OPERATION OR SERVER)
S7       5824420  S SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR
DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART
S8       1251     S MICR OR MAGNETIC()INK()(CHARACTER()RECOGNITION OR
CHECK()(READER OR READERS)) OR DEPOSIT()ACCOUNTING OR CASH()MANAGEMENT OR
FLOAT()PROCESSING
S9       3        S S2(10N)(S3(3N)S4)
S10      2        S S1(10N)S9
S11      1        S S5(S)S10
S12      0        S S6(7N)S7(7N)S8
S13      0        S S11(S)S12
S14      0        S S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND S7 AND S8
S15      0        S S1 AND S2 AND S3 AND S4 AND S6 AND S7 AND S8
S16      5        S S1 AND S2 AND S3 AND S6 AND S7 AND S8
S17      1256     S S1(S)S2(S)S3
S18      17       S S6 AND S7 AND S8
S19      378803   S IC=(G06F-017? OR G06Q-040? OR G06F-0017? OR G06Q-0040?)
```

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S20        72   S S17(S)(S4 OR S5)
S21        30   S S19 AND S20
S22        23   S S1(10N)S2(10N)S3(10N)(S4 OR S5)
S23        17   S S19 AND (S18 OR S22)
S24        17   IDPAT (sorted in duplicate/non-duplicate order)
S25        17   IDPAT (primary/non-duplicate records only)
```

25/3/1 (Item 1 from file: 350) **Links**
Derwent WPIX

0016029165 *Drawing available*
WPI Acc no: 2006-560795/200658
XRPX Acc No: N2006-450161
System, method and equipment for exchannging and clearing images of bank bills
Patent Assignee: JIN J (JINJ-I)
Inventor: JIN J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CN 1760921	A	20060419	CN 200510060637	A	20050902	200658	B

Priority Applications (no., kind, date): CN 200510060637 A 20050902

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
CN 1760921	A	ZH		1	

25/3/2 (Item 2 from file: 350) **Links**
Derwent WPIX

0015787561 *Drawing available*
WPI Acc no: 2004-675755/200466
XRPX Acc No: N2004-535511
Paper check processing method for financial institution e.g. bank, involves converting received mailed check to electronic form at mail processing location, and sending electronic form of check to bank of first deposit
Patent Assignee: CAPORALI M E (CAPO-I); ELLER P J (ELLE-I); FINCH R L (FINC-I); MARSH J M (MARS-I);
PARADIS R D (PARA-I)
Inventor: CAPORALI M E; ELLER P J; FINCH R L; MARSH J M; PARADIS R D

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040181485	A1	20040916	US 2003385795	A	20030311	200466	B

Priority Applications (no., kind, date): US 2003385795 A 20030311

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20040181485	A1	EN	10	4	

25/3/5 (Item 5 from file: 350) **Links**
Derwent WPIX

0014948892 *Drawing available*
WPI Acc no: 2005-296658/200531
XRPX Acc No: N2005-243549
Method to store and access check image in financial institution, involves identifying check images stored in storage layer, by a unique handle comprising check image management system, so that check images are accessed by two banks
Patent Assignee: MCMONAGLE P S (MCMO-I); NORMAN R L (NORM-I); SMITH D G (SMIT-I); VIEWPOINTE ARCHIVE SERVICES LLC (VIEW-N)
Inventor: ABBOTT P G; CHAMBERS A J; MCMONAGLE P S; NORMAN R L; SMITH D G; VICKNAIR T J

Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2479033	A1	20050325	CA 2479033	A	20040824	200531	B
US 20050216409	A1	20050929	US 2003481419	P	20030925	200564	E
			US 2004711550	A	20040924		

Priority Applications (no., kind, date): US 2004711550 A 20040924; US 2003481419 P 20030925

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
CA 2479033	A1	EN	48	5		
US 20050216409	A1	EN			Related to Provisional	US 2003481419

25/3/6 (Item 6 from file: 350) **Links**
Derwent WPIX

0014906792
WPI Acc no: 2005-254437/200527
XRPX Acc No: N2005-209392
System and method for accomplishing capital payment applying electro-check
Patent Assignee: JIN K (JINK-I)
Inventor: JIN K

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CN 1558360	A	20041229	CN 200410021064	A	20040116	200527	B

Priority Applications (no., kind, date): CN 200410021064 A 20040116

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
CN 1558360	A	ZH		0	

25/3/10 (Item 10 from file: 350) **Links**
Derwent WPIX

0013999797 *Drawing available*
WPI Acc no: 2004-181007/200418
XRPX Acc No: N2004-143952
Program product for deposit processing of original checks in banks, stores instructions for sending endorsed and voided check image data with original data to another processor where it is sorted and sent to maker bank
Patent Assignee: NETDEPOSIT INC (NETD-N); ZIONS BANCORPORATION (ZION-N)
Inventor: BUCHANAN D L; TITUS W R

Patent Family (3 patents, 3 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2435621	A1	20040122	CA 2435621	A	20030721	200418	B
US 20040133516	A1	20040708	US 2002397897	P	20020722	200445	E
			US 2003622832	A	20030721		
AU 2003220712	A1	20040212	AU 2003220712	A	20030721	200449	E

Priority Applications (no., kind, date): US 2003622832 A 20030721; US 2002397897 P 20020722

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
CA 2435621	A1	EN	128	7		
US 20040133516	A1	EN			Related to Provisional	US 2002397897

25/3/16 (Item 16 from file: 350) **Links**
Derwent WPIX

0009275940 *Drawing available*
WPI Acc no: 1999-204862/199917
Related WPI Acc No: 2001-389993; 2003-290393
XRPX Acc No: N1999-150927
System for central management, storage and report generation of remotely captured paper transactions from documents and receipts
Patent Assignee: CSP HOLDINGS INC (CSPH-N); CSP HOLDINGS LLC (CSPH-N); DATA TREASURY CORP (DATA-N)
Inventor: BALLARD C R; BALLARD C

Patent Family (22 patents, 84 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1999011021	A2	19990304	WO 1998US17662	A	19980826	199917	B
ZA 199807796	A	19990526	ZA 19987796	A	19980827	199927	E
AU 199890351	A	19990316	AU 199890351	A	19980826	199930	E
US 5910988	A	19990608	US 1997917761	A	19970827	199930	E
US 6032137	A	20000229	US 1997917761	A	19970827	200018	E
			US 199881012	A	19980519		
NO 200000917	A	20000426	WO 1998US17662	A	19980826	200032	E
			NO 2000917	A	20000224		
EP 1008086	A2	20000614	EP 1998942251	A	19980826	200033	E
			WO 1998US17662	A	19980826		
SK 200000241	A3	20000814	WO 1998US17662	A	19980826	200051	E
			SK 2000241	A	19980826		
CZ 200000697	A3	20001011	WO 1998US17662	A	19980826	200060	E
			CZ 2000697	A	19980826		
HU 200002759	A2	20001228	WO 1998US17662	A	19980826	200111	E
			HU 20002759	A	19980826		
CN 1277694	A	20001220	CN 1998810515	A	19980826	200121	E
KR 2001023377	A	20010326	KR 2000702016	A	20000228	200161	E
JP 2001514423	W	20010911	WO 1998US17662	A	19980826	200167	E
			JP 2000508168	A	19980826		

TW 436735	A	20010528	TW 1998114206	A	19980827	200172	E
NZ 503049	A	20030328	NZ 503049	A	19980826	200325	E
			WO 1998US17662	A	19980826		
AU 758266	B	20030320	AU 199890351	A	19980826	200329	E
MX 2000001968	A1	20030401	WO 1998US17662	A	19980826	200415	E
			MX 20001968	A	20000225		
RU 2231117	C2	20040620	WO 1998US17662	A	19980826	200446	E
			RU 2000107802	A	19980826		
MX 221995	B	20040806	WO 1998US17662	A	19980826	200538	E
			MX 20001968	A	20000225		
CA 2301793	C	20060117	CA 2301793	A	19980826	200609	E
			WO 1998US17662	A	19980826		
IN 200401123	I4	20060113	IN 2004CH1123	A	20041028	200614	E
EP 1688876	A2	20060809	EP 1998942251	A	19980826	200652	E
			EP 200610478	A	19980826		

Priority Applications (no., kind, date): US 1997917764 A 19970827; US 1997917761 A 19970827; US 199881012 A 19980519

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1999011021	A2	EN	67	10		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
ZA 199807796	A	EN	67			
AU 199890351	A	EN			Based on OPI patent	WO 1999011021
US 6032137	A	EN			C-I-P of application	US 1997917761
					C-I-P of patent	US 5910988
NO 200000917	A	NO			PCT Application	WO 1998US17662
EP 1008086	A2	EN			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
SK 200000241	A3	SK			PCT Application	WO 1998US17662
CZ 200000697	A3	CS			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
HU 200002759	A2	HU			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021

JP 2001514423	W	JA	71		PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
TW 436735	A	ZH				
NZ 503049	A	EN			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
AU 758266	B	EN			Previously issued patent	AU 9890351
					Based on OPI patent	WO 1999011021
MX 2000001968	A1	ES			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
RU 2231117	C2	RU			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
MX 221995	B	ES			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
CA 2301793	C	EN			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
IN 200401123	I4	EN				
EP 1688876	A2	EN			Division of application	EP 1998942251
					Division of patent	EP 1008086
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					

25/AN,AZ,TI/1   (Item 1 from file: 350)

0016029165

<DOCTITLE>System, method and equipment for exchannging and clearing images of bank bills</DOCTITLE>

Local Applications (no., kind, date): CN 200510060637 A 20050902

Priority Applications (no., kind, date): CN 200510060637 A 20050902

25/AN,AZ,TI/2   (Item 2 from file: 350)

0015787561

<DOCTITLE>Paper check processing method for financial institution e.g. bank, involves converting received mailed check to electronic form at mail processing location, and sending electronic form of check to bank of first deposit</DOCTITLE>

Original Titles:
System and method for check processing

Local Applications (no., kind, date): US 2003385795 A 20030311

Priority Applications (no., kind, date): US 2003385795   A 20030311

25/AN,AZ,TI/3   (Item 3 from file: 350)

0015006652

<DOCTITLE>Electronic transaction verification system for use in point-of-sale, has verification unit to receive, process and send data from devices to central processing system for comparison with information in identification database</DOCTITLE>

Original Titles:
Electronic transaction verification system

ELECTRONIC TRANSACTION VERIFICATION SYSTEM
SYSTEME DE VERIFICATION DE TRANSACTION ELECTRONIQUE

Local Applications (no., kind, date): US 199889959 P 19980619; US
   1999335649 A 19990618; US 2004816037 A 20040401; US 2004994934 A 20041122
   ; WO 2005US42389 A 20051122

Priority Applications (no., kind, date): US 2004816037   A 20040401; US
   1999335649   A 19990618; US 199889959   P 19980619; US 2004994934   A
   20041122

25/AN,AZ,TI/4   (Item 4 from file: 350)

0014983803

<DOCTITLE>Credit plan subscribing method, involves making payment at financial institution that issue`s credit subscribing accounts, using Your pay number, and locking or unlocking checks or financial cards by payer </DOCTITLE>

Original Titles:
Credsub (credit subscribing) EEECI (easy economical enhancing credit innovation) or new economical enhancing credit innovation (NEECINN/NEECIN):

Local Applications (no., kind, date): US 2003389594 A 20031021

Priority Applications (no., kind, date): US 2003389594   A 20031021 ·

 25/AN,AZ,TI/5   (Item 5 from file: 350)

0014948892

<DOCTITLE>Method to store and access check image in financial
institution, involves identifying check images stored in storage layer, by
a unique handle comprising check image management system, so that check
images are accessed by two banks</DOCTITLE>

Original Titles:
CENTRALIZED CHECK IMAGE STORAGE SYSTEM

Local Applications (no., kind, date): CA 2479033 A 20040824; US
   2003481419 P 20030925; US 2004711550 A 20040924

Priority Applications (no., kind, date): US 2004711550   A 20040924; US
   2003481419   P 20030925

 25/AN,AZ,TI/6   (Item 6 from file: 350)

0014906792

<DOCTITLE>System and method for accomplishing capital payment
applying electro-check</DOCTITLE>

Local Applications (no., kind, date): CN 200410021064 A 20040116

Priority Applications (no., kind, date): CN 200410021064 A 20040116

 25/AN,AZ,TI/7   (Item 7 from file: 350)

0014690025

<DOCTITLE>Computer-based fund transfer assisting method e.g. for
gifts in electronic commerce, involves determining routing number of
seller's bank account, and charging credit card of buyer accordingly, to
deposit funds into bank account</DOCTITLE>

Original Titles:
Extraction of bank routing number from
information entered by a user

Local Applications (no., kind, date): US 2000517563 A 20000302; US
   2004884360 A 20040702

Priority Applications (no., kind, date): US 2000517563 A 20000302; US
   2004884360   A 20040702

 25/AN,AZ,TI/8   (Item 8 from file: 350)

0014672343

<DOCTITLE>Transaction verification system in e.g. bank, compares the
biometric data e.g. signature, fingerprint or iris scan input by user
tendering transaction of document e.g. token, with stored biometric data of

authorized user</DOCTITLE>

Original Titles:
Electronic transaction verification system

ELECTRONIC TRANSACTION VERIFICATION SYSTEM
SYSTEME DE VERIFICATION
DE TRANSACTION ELECTRONIQUE

Local Applications (no., kind, date): US 199889959 P 19980619; US
  1999335649 A 19990618; US 2004816037 A 20040401; WO 2005US11147 A
  20050401

Priority Applications (no., kind, date): US 1999335649   A 19990618; US
  199889959   P 19980619; US 2004816037   A 20040401

 25/AN,AZ,TI/9   (Item 9 from file: 350)

0014272548

<DOCTITLE>System for exempting remittance charge</DOCTITLE>

Local Applications (no., kind, date): KR 200247967 A 20020809

Priority Applications (no., kind, date): KR 200247967   A 20020809

 25/AN,AZ,TI/10   (Item 10 from file: 350)

0013999797

<DOCTITLE>Program product for deposit processing of original checks
in banks, stores instructions for sending endorsed and voided check image
data with original data to another processor where it is sorted and sent to
maker bank</DOCTITLE>

Original Titles:
Methods and systems for processing financial
instrument deposits
Methods and systems for processing financial
instrument deposits

Local Applications (no., kind, date): CA 2435621 A 20030721; US
  2002397897 P 20020722; US 2003622832 A 20030721; AU 2003220712 A 20030721

Priority Applications (no., kind, date): US 2003622832   A 20030721; US
  2002397897   P 20020722

 25/AN,AZ,TI/11   (Item 11 from file: 350)

0013801999

<DOCTITLE>Check account database populating method for financial
transaction, involves receiving check account activity data for checks to
be cleared and bounced checks, and determining likelihood that check from
specific account is returned</DOCTITLE>

Original Titles:
Database for check risk decisions populated
with check activity data from banks of first deposit

Local Applications (no., kind, date): US 2002144740 A 20020514

Priority Applications (no., kind, date): US 2002144740   A 20020514

0013706391

<DOCTITLE>Electronic payroll and work management system for labor intensive industries, compares employee account and personal identification numbers with prestored numbers, to authenticate employee for providing check in/out status</DOCTITLE>

Original Titles:
Multi-purpose terminal, payroll and work management system and related methods
Multi-purpose terminal, payroll and work management system and related methods

Local Applications (no., kind, date): US 2002372983 P 20020417; US 2002183767 A 20020627; US 2002183767 A 20020627

Priority Applications (no., kind, date): US 2002372983   P 20020417; US 2002183767   A 20020627

0012764527

<DOCTITLE>Check-writing point-of-sale system has communication unit integrated to central computer system to enable central computer system to communicate with external databases</DOCTITLE>

Original Titles:
Check writing point of sale system
Check writing point of sale system

Local Applications (no., kind, date): US 1996775400 A 19961231; US 2000562303 A 20000501; US 2001851609 A 20010509; US 200296019 A 20020311; US 200296019 A 20020311

Priority Applications (no., kind, date): US 2001851609   A 20010509; US 2000562303   A 20000501; US 1996775400   A 19961231; US 200296019   A 20020311

0012650010

<DOCTITLE>Accounts settlement system for financial institution, permits access of check register information, to verify whether information stored in database corresponds to check presented for payment </DOCTITLE>

Original Titles:
Universal positive pay match, authentication, authorization, settlement and clearing system
Universal positive pay match, authentication, authorization, settlement and clearing system
Universal positive pay match, authentication, authorization, settlement and clearing system
UNIVERSAL POSITIVE PAY MATCH, AUTHENTICATION, AUTHORIZATION, SETTLEMENT AND CLEARING SYSTEM
SYSTEME UNIVERSEL ACTUALISE DE PAIEMENT: CONFRONTATION, AUTHENTIFICATION, AUTORISATION, REGLEMENT ET COMPENSATION

Local Applications (no., kind, date): US 2000243722 P 20001030; US 2001983065 A 20011023; WO 2001US42831 A 20011029; AU 200241470 A 20011029 ; US 2001983065 A 20011023; AU 2002241470 A 20011029

Priority Applications (no., kind, date): US 2000243722   P 20001030; US
   2001983065   A 20011023

 25/AN,AZ,TI/15   (Item 15 from file: 350)

0011183376

<DOCTITLE>Check writing point of sales system, searches consumer
bank account status and enables automated clearing house communication for
transferring funds using communication unit of central computer system
</DOCTITLE>

Original Titles:
Check writing point of sale system

Local Applications (no., kind, date): US 1996775400 A 19961231; US
   2000562303 A 20000501; US 2001851609 A 20010509

Priority Applications (no., kind, date): US 2000562303   A 20000501; US
   1996775400   A 19961231; US 2001851609   A 20010509

 25/AN,AZ,TI/16   (Item 16 from file: 350)

0009275940

<DOCTITLE>System for central management, storage and report
generation of remotely captured paper transactions from documents and
receipts</DOCTITLE>

Original Titles:
FERNBILDERFASSUNG MIT ZENTRALER VERARBEITUNG
UND SPEICHERUNG
REMOTE IMAGE CAPTURE WITH CENTRALIZED PROCESSING AND
STORAGE
SAISIE D'IMAGES A DISTANCE AVEC TRAITEMENT ET STOCKAGE
CENTRALISES
Fernbildaufnahme mit zentralisierter Verarbeitung und
Speicherung
Remote image capture with centralized processing and storage

Capture d'image a distance avec traitement et stockage centralises
Remote image capture with centralized processing and storage.
Remote
image capture with centralized processing and storage.
REMOTE IMAGE
CAPTURE WITH CENTRALIZED PROCESSING AND STORAGE
SAISIE D'IMAGES A
DISTANCE AVEC TRAITEMENT ET STOCKAGE CENTRALISES

Local Applications (no., kind, date): WO 1998US17662 A 19980826; ZA
   19987796 A 19980827; AU 199890351 A 19980826; US 1997917761 A 19970827;
   US 1997917761 A 19970827; US 199881012 A 19980519; WO 1998US17662 A
   19980826; NO 2000917 A 20000224; EP 1998942251 A 19980826; WO 1998US17662
   A 19980826; WO 1998US17662 A 19980826; SK 2000241 A 19980826; WO
   1998US17662 A 19980826; CZ 2000697 A 19980826; WO 1998US17662 A 19980826;
   HU 20002759 A 19980826; CN 1998810515 A 19980826; KR 2000702016 A
   20000228; WO 1998US17662 A 19980826; JP 2000508168 A 19980826; TW
   1998114206 A 19980827; NZ 503049 A 19980826; WO 1998US17662 A 19980826;
   AU 199890351 A 19980826; WO 1998US17662 A 19980826; MX 20001968 A
   20000225; WO 1998US17662 A 19980826; RU 2000107802 A 19980826; WO
   1998US17662 A 19980826; MX·20001968 A 20000225; CA 2301793 A 19980826; WO
   1998US17662 A 19980826; IN 2004CH1123 A 20041028; EP 1998942251 A
   19980826; EP 200610478 A 19980826

Priority Applications (no., kind, date): US 1997917764   A 19970827; US
   1997917761   A 19970827; US 199881012   A 19980519

25/AN,AZ,TI/17   (Item 17 from file: 350)

0008803933

<DOCTITLE>Automated computer approved check cashing system e.g. for cashing authorised from assigned payee - has assigned payee can cash authorised negotiable instrument, by reading specified data from instrument with its magnetic content as applicable by obtaining data from customer's keyboard entry and reading data from patron card</DOCTITLE>

Original Titles:
Method and apparatus for an automated, computer approved, check cashing system.

Local Applications (no., kind, date): CA 2211811 A 19970821; US 199624268 P 19960821; US 1997915903 A 19970821; US 1998161582 A 19980928

Priority Applications (no., kind, date): US 1998161582   A 19980928; US 1997915903   A 19970821; US 199624268   P 19960821

? show files

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; d s
Set     Items    Description
S1    199126    CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR
LEGAL)()PAPER OR PHYSICAL()(MONETARY OR FINANCIAL)()(INSTRUMENT OR
INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY()(ORDER OR ORDERS) FROM 348, 349
S2   2384683    PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO OR
2 OR MORE OR SOME OR FEW OR DIFFERENT FROM 348, 349
S3    163728    BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR
CREDIT)()(INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR
SAVINGS(1W)LOAN? OR S(1W)L FROM 348, 349
S4     60345    (FIRST OR ORIGINAL OR INITIAL)()DEPOSIT OR ORIGINATING FROM
348, 349
S5      7233    DEPOSIT()INFORMATION OR ACCOUNT()(NUMBER OR NUMBERS OR
DESIGNATION OR DESIGNATIONS) OR CHECK()(IMAGE OR IMAGES) FROM 348, 349
S6    104436    (MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL
OR PRINCIPLE)()(SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR PROCESSING OR
CONTROLL?R OR CONTROL OR OPERATION OR SERVER) FROM 348, 349
S7   1964000    SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR
DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART FROM 348, 349
S8      1955    MICR OR MAGNETIC()INK()(CHARACTER()RECOGNITION OR
CHECK()(READER OR READERS)) OR DEPOSIT()ACCOUNTING OR CASH()MANAGEMENT OR
FLOAT()PROCESSING FROM 348, 349
S9        30    S2(10N)(S3(3N)S4) FROM 348, 349
S10        8    S1(10N)S9 FROM 348, 349
S11        2    S5(S)S10 FROM 348, 349
S12        1    S6(7N)S7(7N)S8 FROM 348, 349
S13        0    S11(S)S12 FROM 348, 349
S14       19    S S6(S)S7(S)S8
S15        0    S S9(S)S14
S16     3316    S S1(S)S2(S)S3
S17        0    S S14(2S)S15
S18      431    S S16(S)(S4 OR S5)
S19       68    S S4(S)S16
S20       13    S S5(S)S19
S21       30    S S1(10N)S2(10N)S3(10N)S4
S22        0    S S6(10N)S7(10N)S9
S23        8    S S5(S)S21
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S24          32    S S14 OR S20 OR S23
S25       61859    S IC=(G06F-017? OR G06Q-040? OR G06F-0017? OR G06Q-0040?)
S26          14    S S24 AND S25
```

PCT FULLTEXT
00850770
METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION
PROCEDE ET SYSTEME DE TRAITEMENT DU DEPOT D'INSTRUMENTS FINANCIERS PHYSIQUEMENT ELOIGNE D'UNE INSTITUTION FINANCIERE

Patent Applicant/Patent Assignee:

• **ZIONS BANCORPORATION**; One South Main Street, Salt Lake City, UT 84111
  US; US(Residence); US(Nationality)

Legal Representative:

• **JOHANSON Kevin K(et al)(agent)**
  Workman, Nydegger & Seeley, 1000 Eagle Gate Tower, 60 East South Temple, Salt Lake City, UT 84111; US;

	Country	Number	Kind	Date
Patent	WO	200184453	A1	20011108
Application	WO	2001US339		20010105
Priorities	US	2000560779		20000428
	US	2000676956		20001002

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English
Filing Language: English
Fulltext word count: 16424

Detailed Description:

...site for processing. This can be done after either a completion of single deposit in step 615 (containing one or **more** checks) or after completion of all deposits in step 616 (each containing one or **more checks**) from the remote site.

After the deposit(s) from a specific remote site are complete, the central site formats **deposit information** for processing in the accounting systems of the **bank of first deposit**'s central site in a step 619, including sending the image and other appropriate information for application processing in step...and available for the depositing customer and bank of first deposit to be able to access for research purposes.

The **central processor** site then sends confirmation of good receipt of data in process step 762 to the remote processor in process step... ...is scarmed. If the deposit is complete query step 764 asks the operator in query step 765 if there is **another** deposit. If there is **another** deposit to be processed, process step 766 passes through to previously discussed process step 701 where the new deposit process is initiated. If there is not **another** deposit as determined in query step 765, the remote entry process is completed and the captured deposit and image i0... ...first deposifs central site item capture system in process step 771, the deposit systems in process step 772 and the **cash management** systems in process step 773.

In the course of processing a deposit, it is integral to the decision making to...8 depicts a high-level processing diagram of the various entities involved in the overall financial processing in accordance with **another** embodiment of the present invention. The present embodiment comprises three primary processing entifies: (i) a capture site 196, (ii) a... ...In this embodiment capture site 196 represents sites incorporating

9

front-end processing such as, for example, lock box and **MICR** processing sites that will be enabled to capture physical items of item images for the purpose of interfacing into the invention. While Figure 8 depicts both lock box and **MICR** within site 196, (inverted exclamation mark)t is generally the case that only a single function is resident within a site and in the present embodiment, these **distinct** functionalities are alternatives and are depicted both within site 196 for illustrative conciseness. Sites 198 and 199 represent similar sites...

26/3K/11 (Item 9 from file: 349) <u>Links</u>
PCT FULLTEXT

00850747
METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION
PROCEDE ET SYSTEME PERMETTANT DE TRAITER DES DEPOTS D'INSTRUMENTS FINANCIERS PHYSIQUEMENT ELOIGNES D'UNE INSTITUTION FINANCIERE

Patent Applicant/Patent Assignee:

• **ZIONS BANCORPORATION**; One South Main Street, Salt Lake City, UT 84111

US; US(Residence); US(Nationality)

Legal Representative:

- **JOHANSON Kevin K(et al)(agent)**
  Workman, Nydegger & Seeley, 1000 Eagle Gate Tower, 60 East South Temple, Salt Lake City, UT 84111; US;

	Country	Number	Kind	Date
Patent	WO	200184417	A1	20011108
Application	WO	2000US26309		20000925
Priorities	US	2000560779		20000428

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English
Filing Language: English
Fulltext word count: 12720

Detailed Description:

...enter data associated with that check.

The remote site operator will have the option at the remote site to release **deposit information** to the central site for processing. This can be done after either a completion of single deposit in step 615 (containing one or **more** checks) or after completion of all deposits in step 616 (each containing one or **more checks**) from the remote site.

After the deposit(s) from a specific remote site are complete, the central site formats 2o **deposit information** for processing in the accounting systems of the **bank of first deposit's** central site in a step 619, including sending the image and other appropriate information for application processing in step...and available for the depositing customer and bank of first deposit to be able to access for research purposes.

The **central processor** site then sends confirination of good receipt of data in process step 762 to the remote

processor in process step... ...is scanned. If the deposit is complete query step 764 asks the operator in query step 765 if there is **another** deposit. If there is **another** deposit to be processed, process step 766 passes through to previously discussed process step 701 where the new deposit process is initiated. If there is not **another** deposit as determined in query step 765, the remote entry process is completed and the captured deposit and image infonnation... ...deposifs central site item capture system in process step 77 1, the deposit systems in process step 772 and the **cash management** systems in process step 773.

In the course of processing a deposit, it is integral to the decision making to...

26/6/1 (Item 1 from file: 348) **Links**

02049684
Method and system for selective incentive point-of-sale marketing in response to customer shopping histories
Verfahren und System zur selektiven Marketing an Verkaufsstellen in Bezug auf fruhere Kundenankaufe
Procede et systeme de distribution de bons d'achat en fonction des achats anterieurs d'un client

Country	Number	Kind	Date
Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200618	4055
SPEC A	(English)	200618	47796
Total Word Count (Document A) 51851			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 51851			

26/6/2 (Item 2 from file: 348) **Links**

01208994
TELEPHONE CHARGE MANAGEMENT SYSTEM
TELEFONGEBUHREN-VERWALTUNGSSYSTEM
SYSTEME DE GESTION DE FACTURATION TELEPHONIQUE

Country	Number	Kind	Date
Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application: Japanese

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200149	4958
SPEC A	(English)	200149	14306
Total Word Count (Document A) 19264			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 19264			

26/6/3 (Item 1 from file: 349) **Links**

01314839
METHOD AND SYSTEM FOR PROCESSING PAYMENT ITEMS AT A CENTRAL PROCESSOR
PROCEDE ET SYSTEME DE TRAITEMENT DE MOYENS DE PAIEMENT PAR UN PROCESSEUR
CENTRAL

Country	Number	Kind	Date

Publication Language: English
Filing Language: English
Fulltext word count: 5561

26/6/4 (Item 2 from file: 349) **Links**

01312035
METHODS AND SYSTEMS FOR ACCEPTING OFFERS VIA CHECKS
PROCEDES ET SYSTEMES POUR ACCEPTER DES OFFRES PAR L'INTERMEDIAIRE DE CHEQUES

Country	Number	Kind	Date

Publication Language: English
Filing Language: English
Fulltext word count: 17377

26/6/5 (Item 3 from file: 349) **Links**

00984856
**METHODS AND SYSTEMS FOR CHECK PROCESSING USING BLANK CHECKS AT A
POINT-OF-SALE**
PROCEDES ET SYSTEMES DE TRAITEMENT DE CHEQUES UTILISANT DES CHEQUES EN BLANC AU
NIVEAU D'UN POINT DE VENTE

Country	Number	Kind	Date

Publication Language: English
Filing Language: English
Fulltext word count: 8822

26/6/6 (Item 4 from file: 349) **Links**

00963611
**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES**

SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET POUR
SERVICES DE LOCATION DE VEHICULES

Country	Number	Kind	Date

Publication Language: English
Filing Language:　　　English
Fulltext word count:　　237932

26/6/7 (Item 5 from file: 349) **Links**

00933152
**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES**
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

Country	Number	Kind	Date

Publication Language: English
Filing Language:　　　English
Fulltext word count:　　243912

26/6/8 (Item 6 from file: 349) **Links**

00907106
METHOD OF SELLING GOODS IN AN ELECTRONIC COMMERCIAL TRADE
TECHNIQUE DE VENTE DE MARCHANDISES DANS UN CYBERCOMMERCE

Country	Number	Kind	Date

Publication Language: English
Filing Language:　　　Korean
Fulltext word count:　　31953

26/6/9 (Item 7 from file: 349) **Links**

00899532
**METHODS AND APPARATUS FOR FORMULATION, INITIAL PUBLIC OR PRIVATE OFFERING,
AND SECONDARY MARKET TRADING OF RISK MANAGEMENT CONTRACTS**
PROCEDES ET SYSTEME POUR LA FORMULATION DE PREMIERES OFFRES PUBLIQUES OU PRIVEES
ET LA NEGOCIATION DE MARCHE SECONDAIRE POUR DES CONTRATS DE GESTION DE RISQUES

Country	Number	Kind	Date

Publication Language: English
Filing Language: English
Fulltext word count: 33670

26/6/10 (Item 8 from file: 349) **Links**

00850770
METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION
PROCEDE ET SYSTEME DE TRAITEMENT DU DEPOT D'INSTRUMENTS FINANCIERS PHYSIQUEMENT ELOIGNE D'UNE INSTITUTION FINANCIERE

Country	Number	Kind	Date

Publication Language: English
Filing Language: English
Fulltext word count: 16424

26/6/11 (Item 9 from file: 349) **Links**

00850747
METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION
PROCEDE ET SYSTEME PERMETTANT DE TRAITER DES DEPOTS D'INSTRUMENTS FINANCIERS PHYSIQUEMENT ELOIGNES D'UNE INSTITUTION FINANCIERE

Country	Number	Kind	Date

Publication Language: English
Filing Language: English
Fulltext word count: 12720

26/6/12 (Item 10 from file: 349) **Links**

00806384
NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Country	Number	Kind	Date

Publication Language: English
Filing Language: English
Fulltext word count: 171499

26/6/13 (Item 11 from file: 349) **Links**

00806382
METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE
PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE

Country	Number	Kind	Date

Publication Language: English
Filing Language: English
Fulltext word count: 170977

26/6/14 (Item 12 from file: 349) **Links**

00731978
DATA PROCESSING SYSTEM FOR FACILITATING MERCHANDISE TRANSACTIONS
SYSTEME INFORMATIQUE POUR FACILITER LES TRANSACTIONS SUR MARCHANDISES

Country	Number	Kind	Date

Publication Language: English
Filing Language: English
Fulltext word count: 41929

? show files

; d s
Set   Items   Description
S1   117367   CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR
LEGAL)()PAPER OR PHYSICAL()(MONETARY OR FINANCIAL)()(INSTRUMENT OR
INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY()(ORDER OR ORDERS) FROM 2, 35, 65,
99, 474, 475, 256, 583, 139
S2   10256472   PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO OR
2 OR MORE OR SOME OR FEW OR DIFFERENT FROM 2, 35, 65, 99, 474, 475, 256, 583,
139
S3   458140   BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR
CREDIT)()(INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR
SAVINGS(1W)LOAN? OR S(1W)L FROM 2, 35, 65, 99, 474, 475, 256, 583, 139
S4   23172   (FIRST OR ORIGINAL OR INITIAL)()DEPOSIT OR ORIGINATING FROM
2, 35, 65, 99, 474, 475, 256, 583, 139
S5   432   DEPOSIT()INFORMATION OR ACCOUNT()(NUMBER OR NUMBERS OR
DESIGNATION OR DESIGNATIONS) OR CHECK()(IMAGE OR IMAGES) FROM 2, 35, 65, 99,
474, 475, 256, 583, 139
S6   21635   (MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL

OR PRINCIPLE)()(SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR PROCESSING OR
CONTROLL?R OR CONTROL OR OPERATION OR SERVER) FROM 2, 35, 65, 99, 474, 475,
256, 583, 139
S7   3028703   SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR
DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART FROM 2, 35, 65,
99, 474, 475, 256, 583, 139
S8   1717   MICR OR MAGNETIC()INK()(CHARACTER()RECOGNITION OR
CHECK()(READER OR READERS)) OR DEPOSIT()ACCOUNTING OR CASH()MANAGEMENT OR
FLOAT()PROCESSING FROM 2, 35, 65, 99, 474, 475, 256, 583, 139
S9   4   S2(10N)(S3(3N)S4) FROM 2, 35, 65, 99, 474, 475, 256, 583, 139
S10   1   S1(10N)S9 FROM 2, 35, 65, 99, 474, 475, 256, 583, 139
S11   0   S5(S)S10 FROM 2, 35, 65, 99, 474, 475, 256, 583, 139
S12   0   S6(7N)S7(7N)S8 FROM 2, 35, 65, 99, 474, 475, 256, 583, 139
S13   0   S11(S)S12 FROM 2, 35, 65, 99, 474, 475, 256, 583, 139
S14   0   S S1 AND S2 AND S3 AND S6 AND S7 AND S8
S15   3551   S S1 AND S2 AND S3
S16   1   S S6 AND S7 AND S8
S17   5   S S1 AND (S2(S)(S3(10N)S4))
S18   2   S S4 AND S5 AND S15
S19   74   S S15 AND (S4 OR S5)
S20   55   S S1(S)S2(S)S3(S)(S4 OR S5)
S21   60   S S9 OR S16 OR S17 OR S18 OR S20
S22   50   S S21 NOT PY>2000
S23   38   S S22 NOT PD=20000429:20061231
S24   37   RD (unique items)

24/3,K/1 (Item 1 from file: 2) **Links**
Fulltext available through: <u>USPTO Full Text Retrieval Options</u>   <u>SCIENCEDIRECT</u>   <u>ProQuest</u>
INSPEC

07237790
Title: BancFirst speeds check retrieval to hoist customer service level
Author O'Brien, J.
Journal: Bank Systems + Technology   vol.36, no.4   p. 56
Publisher: Miller Freeman ,
Publication Date: April 1999 **Country of Publication:** USA
CODEN: BSYTEE ISSN: 1045-9472
SICI: 1045-9472(199904)36:4L.56:BSCR;1-6
   Material Identity Number: N682-1999-003
Language: English
 Subfile: D
 Copyright 1999, IEE

Abstract: At first, the inception of imaging technology for **checks** and statements wasn't all it was cracked up to be for Oklahoma City-based BancFirst. Since BancFirst's **check** processing system encompasses 60 locations across Oklahoma-handling about 325,000 **check images** per day, or about 8 gigabytes of information-data access speed was a threshold issue for the **bank**. Though the imaging system had proved to be a success, the **bank** needed help with getting consistently fast retrieval times. To that end, BancFirst turned to Advanced Financial Solutions (AFS), an Oklahoma City-based systems integrator. AFS recommended **two** products from OTG Software, Bethesda, Md.: ApplicationXtender, for document imaging and management, and DiskXtender, for online data storage management. OTG... ...had worked with OTG products before, noted Mitchell Votah, an AFS engineer, and he expected the software to improve the **bank** imaging system's speed and capacity.

24/3,K/5 (Item 5 from file: 2) **Links**
Fulltext available through: <u>USPTO Full Text Retrieval Options</u>   <u>SCIENCEDIRECT</u>   <u>ProQuest</u>
INSPEC

06407067
Title: Microfilm begone-companies want check images
Author Lunt, P.
Journal: ABA Banking Journal   vol.88, no.8   p. 57-8, 62
Publisher: Simmons-Boardman Publishing for American Bankers Assoc ,
Publication Date: Aug. 1996 **Country of Publication:** USA
CODEN: ABAJD5 ISSN: 0194-5947
SICI: 0194-5947(199608)88:8L.57:MBCW;1-Y
   Material Identity Number: B557-96009
Language: English
 Subfile: D
 Copyright 1996, IEE

Abstract: Corporate treasurers are coming to expect their banks to offer **check images** with their controlled disbursement, positive pay, account reconciliation, lockbox, and other cash management services. According to the Tower Group, Wellesley, Mass., 10% of companies with annual revenues of over $500 million use **some** type of image-enabled cash management service and 8% expect to within the next **two** years. Many **more** want to know that

it's available, so when they're ready to upgrade or their microfilm equipment wears out, they'll be able to get **check images.**

24/3,K/6 (Item 6 from file: 2) **Links**
  Fulltext available through: USPTO Full Text Retrieval Options   SCIENCEDIRECT   ProQuest
INSPEC
05926839
Title: Jumpstarting ECP (Electronic cheque presentment)
Author Prince, C.J.
Journal: Bank Systems + Technology   vol.32, no.3   p. 46-7, 49, 51

Title: Jumpstarting ECP (Electronic cheque presentment)
Abstract: The acceptance of electronic check presentment (ECP) technology since its inception can be characterized in a word: slow. But the past year has borne signs of growing interest in the technology, sources say, and that the number of banks involved in ECP-the electronic transmission of a check's magnetic ink character recognition information-has been climbing steadily. One obvious benefit of using ECP is that it gives banks access to information more rapidly. Because checking account information is received earlier, the bank of first deposit can get early notification of bad checks and avoid loss on several kinds of fraud, which costs banks an estimated $800 million per year. What's more, banks can collect additional revenue by, in turn, selling early notification information to their corporate customers.
Descriptors: ...cheque processing
Identifiers: electronic check presentment... ...check magnetic ink character recognition information... ...bad checks;

24/3,K/7 (Item 7 from file: 2) **Links**
  Fulltext available through: USPTO Full Text Retrieval Options   SCIENCEDIRECT   ProQuest
INSPEC
05830631
Title: Beyond check image statements: a new strategy for the 1990s
Author Blodgett, J.
Journal: Advanced Imaging   vol.9, no.10   p. 73-5

Abstract: ...corporate boardrooms and banks across the country are-after a long and careful evaluation-preparing to "mainstream" the use of **check image** processing, now evolving from the concept or pilot stage. Motivating this

more recent acceptance is a heightened awareness that **check images** will play an increasingly important role in the battle for market share and corporate clients. Of the top 100 banking institutions in the United States, a rough survey shows well over 50% are actively pursuing **check** imaging through RFP, image pilot programs, or full scale implementations. As the technology becomes **more** widespread, new **check image** applications are already beginning to appear. The paper considers the long term vision.

24/3,K/13 (Item 13 from file: 2) <u>Links</u>
 Fulltext available through: <u>USPTO Full Text Retrieval Options</u> <u>SCIENCEDIRECT</u>
INSPEC

04861162 **INSPEC Abstract Number:** D91001049
Title: Managing images (in banks)
Author Ledford, S.
Journal: Bank Management   vol.67, no.1   p. 58, 60, 62

Publication Date: Jan. 1991 **Country of Publication:** USA
ISSN: 1049-1775
Language: English
 Subfile: D
Abstract: Bankers are staking the future on image technology-in **check** processing, in customer service and throughout the back office. But senior bankers have identified a series of stumbling blocks that... ...to drive storage costs to one-thirtieth of today's levels or imaging could be in jeopardy as a big-**bank** proof automation tool. At 10 million **check images** a night and about 50000 bytes per **check**, a **bank** would exhaust its storage in **two** days.

24/3,K/14 (Item 14 from file: 2) <u>Links</u>
 Fulltext available through: <u>USPTO Full Text Retrieval Options</u> <u>SCIENCEDIRECT</u> <u>ProQuest</u>
INSPEC

04822643 **INSPEC Abstract Number:** D91000609
Title: Treasury takes next step on wire transfers
Journal: ABA Banking Journal   vol.82, no.12   p. 10, 13

Publication Date: Dec. 1990 **Country of Publication:** USA
CODEN: ABAJD5 ISSN: 0194-5947
Language: English
 Subfile: D
Abstract: ...than through the use of cash and paper instruments. Recordkeeping roles are proposed in the notice for three groups: (1) **banks originating** wire transfers (originator's bank), (2) banks receiving wire transfers enroute to their final destinations (intermediaries), and (3) banks receiving transfers for delivery to the beneficiary...

24/3,K/16 (Item 16 from file: 2) <u>Links</u>
 Fulltext available through: <u>USPTO Full Text Retrieval Options</u> <u>SCIENCEDIRECT</u>
INSPEC

04681838   **INSPEC Abstract Number:** D90001971
Title: IBM unveils first stage of image/check system
Author Tracey, B.
Journal: Computers in Banking   vol.7, no.4   p. 12, 14-15

Publication Date: April 1990 **Country of Publication:** USA
CODEN: CBANE6 ISSN: 0742-6496
Language: English
 Subfile: D
Abstract: ...first pieces of Big Blue's ImagePlus High Performance Transaction Processing System (HPTS) are being delivered and installed in six **banks** in the US and Canada. Made up of both hardware and software components, HPTS is designed to replace the mechanical clamor that has been found in **banks'** **check** processing rooms for nearly three decades with the near-silent whir of computers and optical disk drives passing digitized **check images** to each other. The benefit to large **financial institutions** that process millions of **checks** per day is a possible **two-** or three-fold increase in productivity. The caveat: have about $10 or $20 million to spend if you want a...

24/3,K/17 (Item 17 from file: 2) **Links**
   Fulltext available through: USPTO Full Text Retrieval Options   SCIENCEDIRECT
INSPEC
04665590   **INSPEC Abstract Number:** D90001760
Title: Checking out image
Author Swift, C.R.
Journal: Bank Management   vol.66, no.5   p. 32, 34, 36, 37

Publication Date: May 1990 **Country of Publication:** USA
ISSN: 0024-9823
Language: English
 Subfile: D
Abstract: After **two** decades of wringing ever **more** efficiency out of conventional **check** processing methods and equipment, bankers have found the new cost-cutting tool they have been looking for-image technology. But...
...developments will have to occur. The cost of optical storage must be trimmed to one-thirtieth of today's levels.
Check images must be accepted in court. Standards for storage and transmission must be established so that digital representations of **checks** can be exchanged among **banks** instead of paper.

24/3,K/33 (Item 5 from file: 583) **Links**
Gale Group Globalbase(TM)
06129812
First Pacific adopts locally developed automated cheque clearing sys

HONG KONG: FIRST PACIFIC ADOPTS NEW SYSTEM
IT Asia (XCN) Mar 1995 P.6
Language: ENGLISH

Hong Kong's leading retail and commercial **bank**, First Pacific **Bank** has become the first to use a new signature verification system developed by Citron System Ltd of Hong Kong. All... ...have been scanned and digitised using SVS (Signature Verification System) and they can be retrieved at workstations. For outward-clearing **cheques**, an AT&T 7720 **cheque** reader/sorter will read the magnetic ink character recognition characters on the bottom of each **cheque**. **Cheque** number, **bank** and branch code, issuer's **account number** and **cheque** amount will also be read by the AT&T system. The information are then captured into a cartridge tape which will be forwarded to the Hong Kong Association of **Banks'** clearing house. With the new systems, the **cheque** sorting process at the clearing house is done **more** quickly. This allows First Pacific **Bank** to extend its cut-off time for **cheque** deposits at branches from 6 pm to 8 pm. Cashing a **cheque** over the counter at the **bank** is also much faster with the new system. The retrieval of customers' signatures is reported to be six to eight...

24/6/1 (Item 1 from file: 2) **Links**

07237790
Title: BancFirst speeds check retrieval to hoist customer service level
Publication Date: April 1999

24/6/2 (Item 2 from file: 2) **Links**

06954689   **INSPEC Abstract Number: C9808-5260B-078**
Title: Hidden Markov model based word recognition and its application to legal amount reading on French checks
Publication Date: June 1998

24/6/3 (Item 3 from file: 2) **Links**

06890377
Title: It's 10 p.m. Who's looking at your Web site? [bank]
Publication Date: Feb. 1998

24/6/4 (Item 4 from file: 2) **Links**

06637709   **INSPEC Abstract Number: C9708-5260B-369**
Title: Extraction of signature and seal imprint from bankchecks by using color information
Publication Date: 1995

24/6/5 (Item 5 from file: 2) **Links**

06407067
Title: Microfilm begone-companies want check images
Publication Date: Aug. 1996

24/6/6 (Item 6 from file: 2) **Links**

05926839
Title: Jumpstarting ECP (Electronic cheque presentment)
Publication Date: March 1995

24/6/7 (Item 7 from file: 2) **Links**

05830631
Title: Beyond check image statements: a new strategy for the 1990s

Publication Date: Oct. 1994

24/6/8 (Item 8 from file: 2) **Links**

05514945   **INSPEC Abstract Number: C9312-7120-008**
Title: Very fast recognition of GIRO check forms
Publication Date: 1993

24/6/9 (Item 9 from file: 2) **Links**

05505414
Title: Omaha banks turn to lab for disaster recovery
Publication Date: July-Aug. 1993

24/6/10 (Item 10 from file: 2) **Links**

05077867
Title: Are your bank's ATMs earning their keep?
Publication Date: Nov. 1991

24/6/11 (Item 11 from file: 2) **Links**

04924038   **INSPEC Abstract Number: D91001973**
Title: The ECCHO response to risk in Reg CC
Publication Date: April 1991

24/6/12 (Item 12 from file: 2) **Links**

04907090   **INSPEC Abstract Number: B91040200, C91042289**
Title: The use of automated cryptographic check-sums
Publication Date: 1989

24/6/13 (Item 13 from file: 2) **Links**

04861162   **INSPEC Abstract Number: D91001049**
Title: Managing images (in banks)
Publication Date: Jan. 1991

24/6/14 (Item 14 from file: 2) **Links**

04822643   **INSPEC Abstract Number: D91000609**
Title: Treasury takes next step on wire transfers
Publication Date: Dec. 1990

24/6/15 (Item 15 from file: 2) **Links**

04700143   **INSPEC Abstract Number: C90058662**

Title: Improvements in the fault-detection control system in Belgian bank numbers
Publication Date: 1990

24/6/16 (Item 16 from file: 2) **Links**

04681838   **INSPEC Abstract Number: D90001971**
Title: IBM unveils first stage of image/check system
Publication Date: April 1990

24/6/17 (Item 17 from file: 2) **Links**

04665590   **INSPEC Abstract Number: D90001760**
Title: Checking out image
Publication Date: May 1990

24/6/18 (Item 18 from file: 2) **Links**

04526701   **INSPEC Abstract Number: C90005509**
Title: Two suggestions to improve on the efficiency of the check computations in the banking system in Belgium
Publication Date: 5 Sept. 1989

24/6/19 (Item 19 from file: 2) **Links**

04496867   **INSPEC Abstract Number: D89002696**
Title: Electronic dealer drafting-a practical application of EDI
Publication Date: 1989

24/6/20 (Item 20 from file: 2) **Links**

04472554   **INSPEC Abstract Number: C89062968**
Title: Two suggestions to improve on the efficiency of the check computations in the banking system in Belgium
Publication Date: 1989

24/6/21 (Item 21 from file: 2) **Links**

04386165   **INSPEC Abstract Number: D89001443**
Title: Party line (telephone banking security)
Publication Date: Dec. 1988

24/6/22 (Item 22 from file: 2) **Links**

04064777   **INSPEC Abstract Number: D88000584**
Title: The Competitive Equality Banking Act of 1987: its impact on the check collection system
Publication Date: Nov. 1987

24/6/23 (Item 23 from file: 2) <u>Links</u>

03810996   INSPEC Abstract Number: C87012241
Title: Informatics: an element in business planning strategy
Publication Date: 19 Sept. 1986

24/6/24 (Item 24 from file: 2) <u>Links</u>

03744396   INSPEC Abstract Number: D86002560
Title: Signature verification saves time for teller, customer
Publication Date: July 1986

24/6/25 (Item 25 from file: 2) <u>Links</u>

03399236   INSPEC Abstract Number: B85013807, C85011587, D85000614
Title: Electronic mail, automated microfilm retrieval speed recovery of truncated checks for Baltimore banks

Publication Date: Dec. 1984

24/6/26 (Item 26 from file: 2) <u>Links</u>

03181941   INSPEC Abstract Number: D84000260
Title: Payroll: take the rule change in your stride
Publication Date: Jan. 1984

24/6/27 (Item 1 from file: 474) <u>Links</u>

00875322   NYT Sequence Number: 061074780627
(Los Angeles Dist Atty has filed charges of grand theft against Audrey Lisner, dir of acctg for Columbia Pictures EUE-Screen Gems div. Lisner is alleged to have stolen $25,000 by obtaining Bank of Amer money orders in Columbia's name and issuing checks to herself by using false account numbers. Law suit is also filed in Los Angeles Superior Ct, brought by 20th Century-Fox, charging Zurich Ins Co and Maryland Casualty Co with breach of contract because they failed to indemnify co for losses that Fox says it suffered through employee who allegedly stole money and property worth more than $1 million. Employee was identified as Daniel L Fleisher (S).)
Tuesday June 27 1978

24/6/28 (Item 2 from file: 474) <u>Links</u>

00265070   NYT Sequence Number: 029640720825
(Chief Nixon campaign fund-raiser M H Stans testifies under oath Aug 24 that he does not know how $114,000 in contributions to Nixon re-election campaign ended up in possession of B L Barker, 1 of 5 men arrested in June 17 break-in at Dem Natl Com hq; Stans is subpoenaed and privately questioned in his Doral Hotel suite by M Dardis, who is investigating Fla aspects of case for Dade County State Atty R E Gerstein; $25,000 of $114,000 reptdly has been traced to Minnesota businessman D O Andreas, who heads Archer-Daniels-Midland agr commodities processing co and also contributed heavily to Humphrey primary campaign; course of funds involved in case traced; money seen originating, in 2 packages, as large cash

contributions by Dems and others anxious to hide their identity as donors to Repubs; 1 package consisting of $89,000 seen originating in Tex, then taken to Mexico City, where it was converted into 4 bank drafts payable to M Ogarrio Daguerre; Houston oilmen W C Liedtke and R J Winchester, pres and vp respectively of Pennzoil Co, reptdly were subpoenaed and testified Aug 24 before Washington Fed grand jury in connection with Mexican transaction; both are regional finance chmn of Nixon campaign com; com's Tex finance chmn, R H Allen, who has admitted he is friend of Ogarrio, was subpoened by Gerstein in Fla but testimony reptdly was postponed in light of Liedtke-Winchester connection; $89,000 reptdly was sent from Houston to Nixon finance com in Washington about same time that
Friday August 25 1972

24/6/29 (Item 1 from file: 583) **Links**

09275843
DBS to impose minimum balance charge

SINGAPORE: MINIMUM BALANCE CHARGES BY DBS/POSB
25 Apr 2000

24/6/30 (Item 2 from file: 583) **Links**

09190860
Software firm creates stakeholder commissionsystem

UK: SOFTWARE FOR STAKEHOLDER PENSIONS
19 Aug 1999

24/6/31 (Item 3 from file: 583) **Links**

09175129
BIMB confident of securing RM20m

MALAYSIA: NEW PRODUCTS FROM BANK ISLAM UNFURLED
13 Oct 1999

24/6/32 (Item 4 from file: 583) **Links**

06673348
Nicco to revamp software business in US, eyes UK

USA: NICCO AND TAIB IN TIE UP
12 Aug 1998

24/6/33 (Item 5 from file: 583) **Links**

06129812
First Pacific adopts locally developed automated cheque clearing sys

HONG KONG: FIRST PACIFIC ADOPTS NEW SYSTEM
Mar 1995

24/6/34 (Item 6 from file: 583) **Links**

06087799
DISTRIBUTION / Moreno s'en prend ` la caisse

FRANCE: AUTOMATIC CASH REGISTER
05 Dec 1994

24/6/35 (Item 7 from file: 583) **Links**

05728550
SIEMENS NIXDORF LAUNCHES 'WORLD's FASTEST PERSONALISED MAGNETIC/

UK - SNI LAUNCHES CHARACTER RECOGNITION PRINTER
3 March 1993

24/6/36 (Item 8 from file: 583) **Links**

05280333
Co-op Bank to use imaging for signature verification

UK - CO-OP BANK INSTALLS WANG IMAGE PROCESSING SYSTEM
0 August 1992

24/6/37 (Item 9 from file: 583) **Links**

04834118
Courage's offer targets the independents

UK - COURAGE BEER OFFERS PROMOTION FOR INDEPENDENTS
11 January 1992

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? show files;ds
File  20:Dialog Global Reporter 1997-2006/Nov 08
         (c) 2006 Dialog

Set     Items     Description
S1    1627491     CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGA-
                  L)()PAPER OR PHYSICAL()(MONETARY OR FINANCIAL)()(INSTRUMENT OR
                  INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY()(ORDER OR ORDERS)
S2   28280731     PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO
                  OR 2 OR MORE OR SOME OR FEW OR DIFFERENT
S3    4473979     BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR C-
                  REDIT)()(INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR
                  SAVINGS(1W)LOAN? OR S(1W)L
S4      43583     (FIRST OR ORIGINAL OR INITIAL)()DEPOSIT OR ORIGINATING
S5      16849     DEPOSIT()INFORMATION OR ACCOUNT()(NUMBER OR NUMBERS OR DES-
                  IGNATION OR DESIGNATIONS) OR CHECK()(IMAGE OR IMAGES)
S6      31971     (MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL
                  OR PRINCIPLE)()(SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR P-
                  ROCESSING OR CONTROLL?R OR CONTROL OR OPERATION OR SERVER)
S7   11947163     SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR
                  DIFFERENT?? OR DISCRETE OR DISTINCT OR APART
S8      28694     MICR OR MAGNETIC()INK()(CHARACTER()RECOGNITION OR CHECK()(-
                  READER OR READERS)) OR DEPOSIT()ACCOUNTING OR CASH()MANAGEMENT
                  OR FLOAT()PROCESSING
S9         86     S2(10N)(S3(3N)S4)
S10        11     S1(10N)S9
S11         0     S5(S)S10
S12         0     S6(7N)S7(7N)S8
S13         0     S11(S)S12
S14       172     S1(S)S2(S)S3(S)S4
S15         8     S6(S)S7(S)S8
S16      3323     S7(S)S8
S17         6     S14(2S)S16
S18      1027     S1(S)S2(S)S3(S)(S4 OR S5)
S19        19     S16(2S)S18
S20        19     S17 OR S19
S21         1     S20 NOT PY>2000
S22         1     S21 NOT PD=20000429:20061231
```

22/3,K/1
DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

10502647 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**BankServ and Thomson Financial Publishing Announce Alliance To Support
   BankServ's eCheck Internet Banking Service**
BUSINESS WIRE
April 10, 2000
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 718

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   Kvederis, a former senior executive of Wells Fargo & Company,
BankServ is the nation's largest **independent** provider of services to
merchants who wish to convert checks into electronic funds transfers. The
...

... of financial institutions. These databases are leveraged to produce
products that are used for accurately **originating** fund transfers to
realize higher straight-through processing rates and to facilitate the
repair of...

... s Office of Foreign Assets Control, and aid in the detection of money
laundering and **check** fraud. Additionally, TFP facilitates global
interbank communication and marketing, providing the widest array of print
...

... Association, TFP issues, retires and maintains a record of all U.S.
routing numbers. For **more** information, visit Thomson Financial Publishing
on the Internet at www.tfp.com or call (847...

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? show files;ds
File    9:Business & Industry(R) Jul/1994-2006/Nov 07
         (c) 2006   The Gale Group
File  15:ABI/Inform(R) 1971-2006/Nov 08
         (c) 2006 ProQuest Info&Learning
File 148:Gale Group Trade & Industry DB 1976-2006/Nov 07
         (c)2006 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2006/Nov 08
         (c) 2006 The Gale Group
File  75:TGG Management Contents(R) 86-2006/Oct W5
         (c) 2006 The Gale Group


Set     Items    Description
S1      962586    CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGA-
                  L)()PAPER OR PHYSICAL()(MONETARY OR FINANCIAL)()(INSTRUMENT OR
                  INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY()(ORDER OR ORDERS)
S2    14023478    PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO
                  OR 2 OR MORE OR SOME OR FEW OR DIFFERENT
S3     3466837    BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR C-
                  REDIT)()(INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR
                  SAVINGS(1W)LOAN? OR S(1W)L
S4      44412     (FIRST OR ORIGINAL OR INITIAL)()DEPOSIT OR ORIGINATING
S5      18275     DEPOSIT()INFORMATION OR ACCOUNT()(NUMBER OR NUMBERS OR DES-
                  IGNATION OR DESIGNATIONS) OR CHECK()(IMAGE OR IMAGES)
S6      69514     (MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL
                  OR PRINCIPLE)()(SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR P-
                  ROCESSING OR CONTROLL?R OR CONTROL OR OPERATION OR SERVER)
S7     5922425    SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR
                  DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART
S8      40259     MICR OR MAGNETIC()INK()(CHARACTER()RECOGNITION OR CHECK()(-
                  READER OR READERS)) OR DEPOSIT()ACCOUNTING OR CASH()MANAGEMENT
                  OR FLOAT()PROCESSING
S9        297     S2(10N)(S3(3N)S4)
S10        31     S1(10N)S9
S11         1     S5(S)S10
S12         0     S6(7N)S7(7N)S8
S13         0     S11(S)S12
S14       212     S1(S)S2(S)S3(S)S4
S15         7     S6(S)S7(S)S8
S16      4103     S7(S)S8
S17         6     S14(2S)S16
S18      1615     S1(S)S2(S)S3(S)(S4 OR S5)
S19        27     S16(2S)S18
S20        27     S17 OR S19
S21        15     S20 NOT PY>2000
S22        15     S21 NOT PD=20000429:20061231
S23        12     RD   (unique items)
```

23/3,K/2   (Item 1 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
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02244376   84987192
Redesigning check-processing operations using animated computer simulation
Verma, Rohit; Gibbs, Gerald D; Gilgan, Richard J
Business Process Management Journal v6n1 PP: 54   2000
ISSN: 1463-7154   JRNL CODE: BPMT
WORD COUNT: 2956

...TEXT: manual encoding. Encoding magnetically stores information on the
check (e.g. amount, account number, and **bank**). (This process will be
referred to as "encoding" or **Magnetic   Ink   Character   Recognition** (
MICR) encoding throughout the rest of this article.) After encoding,
deposit tickets and **checks** are placed in trays, separated into batches by
header cards and sent to the high-speed sorting operation. High-speed
sorters are million dollar machines, which **separate   checks** by
different sort keys, e.g. **account   number** , **bank** routing number, etc.
Generally, each **check** passes through the high-speed sorters **multiple**
times.

During high-speed sorting a number of checks are rejected because they are
not...

23/3,K/5   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

10657567   SUPPLIER NUMBER: 53253528   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mixing Wholesale and Retail Banking on the Internet.
CFO Alert, 5, 451, NA
Nov 23, 1998
ISSN: 0894-4822   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 1676   LINE COUNT: 00136

...   garnered per transaction while also fostering the commercial
deposit relationship. Originating depository financial institution (ODFI).
Bank works directly with its billers. Enter IBPP--A New Point of Wholesale
Collection Fortunately for...

...bankers and the senior financial managers responsible for maximizing
returns from all parts of the **bank** , a marketplace has developed for IBPP
services that allows the wholesale **bank** to exploit its leading OEM
position vis a vis major billers. IBPP presents **banks** with a hope of new
profits because it creates an entirely new distribution channel for
low-cost ACH PPDs and their equally low-cost Internet equivalent,
electronic **checks** . When deploying electronic bill payment capabilities
through its billers-- instead of through third-party "bill pay" suppliers
as a retail **bank** offering--a **bank** can leverage its ACH PPD processing
infrastructure to enjoy processing costs that are a fraction...

...channels available to your billers: Channel 1: Biller's own Web-site
(biller direct). Channel **2** : Electronic mail (lowest common denominator).
Channel 3: Browser subscription (PUSH and XML). Channel 4: Shared...

...requires OFX). Channel 6: Thick concentration (closed delivery). These
six channels can be divided into **two** broad categories: channels
controlled by the biller and his wholesale **bank** , and channels controlled

by third-party bill payment suppliers, or nonbank concentrators.
Biller-controlled channels...

...behalf of many billers) and thin concentration (where a biller spreads
its IBPP capabilities among **several** payment concentrators or portals).
The last **two** channels, unless your **bank** is one ...by nonbank service
providers with a cost structure upwards of $0.42 per transaction or **more** .
It is the four biller-controlled channels that will deliver **banks** ' hope
for new profits stemming from IBPP. While it is possible for a **bank** to
work both sides of the IBPP street by supporting a mix of biller-direct and
home banking-based models, payment services provided directly by the
wholesale **bank** to billers provide far greater ROIs and opportunities for
growth. This is because when a **bank** outsources bill paying to a third
party, it literally throws away many of the opportunities...

...for fostering its valuable wholesale customer relationships. Strategies
That Protect the Payment Franchise When a **bank** outsources its home
banking and bill payment services to an **outside** party, it is also
outsourcing its relationships with its commercial depositors. In the retail
home banking scenario, the **outside** third party facilitating payment
processing and settlement for the retail **bank** is also the entity
processing the payments on behalf of the biller, instead of the biller's
current wholesale or commercial **bank** . In terms of the cost dynamics
described above, this paradigm is akin to robbing Peter to pay Paul. If
Peter is the wholesale **bank** , it is sacrificing its own profitable **bank**
-supplied **cash management** services to pay for the services of an
outside third-party supplier, typically at a loss. It does not have to be
this way. All **banks** have to do is remember their own experiences in
deploying earlier electronic distribution channels. With ATMs, for example,
supply created demand and the **bank** registered its own customers. Then
came home banking, which only truly took off when the Internet allowed
customers to go straight to the **bank** 's Web site and avoid third parties
when enrolling to view their **bank** statement. Finally, there is direct
debit, where payment follows the bill. **Banks** need to marshal this
experience on behalf of their billers today to craft IBPP strategies that
enable: 1. Billers to enroll their consumers for IBPP services. **2** .
Billers to control content and posting. 3. Payment to follow the bill.
Ultimately, each individual bill payer will decide which of the six IBPP
channels is most convenient, and **banks** and their billers need to be
prepared to eventually support them all for maximum market...

...largely dictate its future IBPP success, and the future of its
relationships with its commercial **bank** .

23/6/1   (Item 1 from file: 9)
01193673 Supplier Number: 23825782
Report: Electronic Checks Would Hike Profits
March 07, 1997

23/6/2   (Item 1 from file: 15)
02244376 84987192
                    USE FORMAT 7 OR 9 FOR FULL TEXT
Redesigning check-processing operations using animated computer simulation
2000
WORD COUNT: 2956

23/6/3   (Item 2 from file: 15)
01113090 97-62484
                    USE FORMAT 7 OR 9 FOR FULL TEXT
ECP speeds flow of payment data, cuts costs, bad checks
Nov 1995   LENGTH: 2 Pages
WORD COUNT: 813

23/6/4   (Item 3 from file: 15)
01045167 96-94560
                    USE FORMAT 7 OR 9 FOR FULL TEXT
Create-A-Check Software
Spring 1995   LENGTH: 1 Pages
WORD COUNT: 234

23/6/5   (Item 1 from file: 148)
10657567   SUPPLIER NUMBER: 53253528   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mixing Wholesale and Retail Banking on the Internet.
Nov 23, 1998
WORD COUNT: 1676   LINE COUNT: 00136

23/6/6   (Item 2 from file: 148)
10625941   SUPPLIER NUMBER: 53228500   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Old Kent Launches State of the Art Cash Management Product.
Nov 17, 1998
WORD COUNT: 486   LINE COUNT: 00044

23/6/7   (Item 3 from file: 148)
08950612   SUPPLIER NUMBER: 18601488   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Microfilm begone - companies want check images. (digital copies of checks)
August, 1996
WORD COUNT: 1348   LINE COUNT: 00103

23/6/8   (Item 4 from file: 148)
08572862   SUPPLIER NUMBER: 18148810   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**ECP speeds flow of payment data, cuts costs, bad checks. (electronic check
  presentment)**
Nov, 1995
WORD COUNT: 871   LINE COUNT: 00073

23/6/9   (Item 5 from file: 148)

06497180   SUPPLIER NUMBER: 14144356   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Siemens Nixdorf launches "world's fastest personalised magnetic ink
  character recognition printer." (Siemens Nixdorf Information Systems
  Ltd.'s 2140) (Product Announcement)**
March 3, 1993
WORD COUNT: 430   LINE COUNT: 00034

  23/6/10   (Item 6 from file: 148)
04715290   SUPPLIER NUMBER: 09569395
**Accounts payable goes high tech: laser check printers. (The Practitioner &
  the Computer)**
Oct, 1990

  23/6/11   (Item 7 from file: 148)
04608383   SUPPLIER NUMBER: 09157357   (USE FORMAT 7 OR 9 FOR FULL TEXT)
MICR Check Encoding Module. (evaluation)
June, 1990
WORD COUNT: 216   LINE COUNT: 00016

  23/6/12   (Item 8 from file: 148)
04147965   SUPPLIER NUMBER: 07880333   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**From the boardroom. (National Automated Clearing House Association chairman
  of the board David Kvederis) (interview)**
August 23, 1989
WORD COUNT: 1240   LINE COUNT: 00092

```
? show files;ds
File  16:Gale Group PROMT(R) 1990-2006/Nov 08
         (c) 2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 476:Financial Times Fulltext 1982-2006/Nov 08
         (c) 2006 Financial Times Ltd
File 621:Gale Group New Prod.Annou.(R) 1985-2006/Nov 07
         (c) 2006 The Gale Group
File 624:McGraw-Hill Publications 1985-2006/Nov 08
         (c) 2006 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2006/Nov 07
         (c) 2006 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2006/Nov 08
         (c) 2006 The Gale Group


Set     Items    Description
S1      966107   CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGA-
                 L)()PAPER OR PHYSICAL()(MONETARY OR FINANCIAL)()(INSTRUMENT OR
                 INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY()(ORDER OR ORDERS)
S2    18791061   PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO
                 OR 2 OR MORE OR SOME OR FEW OR DIFFERENT
S3     3473099   BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR C-
                 REDIT)()(INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR
                 SAVINGS(1W)LOAN? OR S(1W)L
S4       43688   (FIRST OR ORIGINAL OR INITIAL)()DEPOSIT OR ORIGINATING
S5       17717   DEPOSIT()INFORMATION OR ACCOUNT()(NUMBER OR NUMBERS OR DES-
                 IGNATION OR DESIGNATIONS) OR CHECK()(IMAGE OR IMAGES)
S6       59786   (MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL
                 OR PRINCIPLE)()(SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR P-
                 ROCESSING OR CONTROLL?R OR CONTROL OR OPERATION OR SERVER)
S7     6691744   SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR
                 DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART
S8       40128   MICR OR MAGNETIC()INK()(CHARACTER()RECOGNITION OR CHECK()(-
                 READER OR READERS)) OR DEPOSIT()ACCOUNTING OR CASH()MANAGEMENT
                 OR FLOAT()PROCESSING
S9         217   S2(10N)(S3(3N)S4)
S10         28   S1(10N)S9
S11          0   S5(S)S10
S12          0   S6(7N)S7(7N)S8
S13          0   S11(S)S12
S14        169   S1(S)S2(S)S3(S)S4
S15          2   S6(S)S7(S)S8
S16       3145   S7(S)S8
S17          3   S14(2S)S16
S18       1676   S1(S)S2(S)S3(S)(S4 OR S5)
S19         33   S16(2S)S18
S20         33   S17 OR S19
S21         20   S20 NOT PY>2000
S22         18   S21 NOT PD=20000429:20061231
S23         12   RD (unique items)
```

23/3,K/4   (Item 4 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

04868467   Supplier Number: 47160311   (USE FORMAT 7 FOR FULLTEXT)
EQUIFAX ALIGNS WITH PSN.
Item Processing Report, v8, n4, pN/A
Feb 27, 1997
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 181

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
Equifax **Check** Services, a subsidiary of Atlanta-based Equifax Inc., is
teaming with the Payment Solutions Network Inc. (PSN) of Dallas to offer
retailers new products for fighting **check** fraud. PSN, a **bank** -owned
consortium that facilitates electronic **check** presentment (ECP) and
related **check** -clearing processes, provides retailers with information on
closed-for-cause accounts. Equifax **Check** Services will integrate into its
risk scoring models PSN's information on closed accounts. The information
will include **MICR** data (checking and **bank   account   number**) and the
consumer's drivers license number, when available. PSN's account data
primarily is...
...other news, Equifax took over sole ownership of U.K.-based Transax plc,
the largest **check** guarantee company **outside** of North America. Equifax
previously had a 50.1 percent share holding in Transax plc. The terms of
the deal were not disclosed. Transax plc guarantees **more** than 9 million
checks a year. (Norman Black, Equifax Inc., 404/888-5040; Bill Long,
Payment Solutions Network, 214...

23/3,K/5   (Item 5 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

04765085   Supplier Number: 47014915   (USE FORMAT 7 FOR FULLTEXT)
Revere Group Helps Northern Trust Deploy Internet Technology To Automate
   Services For Corporate Accounts
News Release, pN/A
Jan 6, 1997
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 675

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...leverage client/server and Internet technology to deliver faster, better
imaging in order to provide **more** responsive customer service. Northbrook,
IL, January 6, 1997 -- Corporate customers of Northern Trust Corporation, a
Chicagobased full-service **financial   institution** , will soon be
experiencing dramatic changes in the way they manage and monitor their
accounts...

...like Netscape, and advanced image capture and image enabling
technologies, Northern Trust has automated its **check** processing, filing
and viewing processes for its corporate customers. The institution is also
developing additional applications that will allow internal and **external**
customers to access financial data online via the Internet. The Revere
Group, a systems integrator...

...in this initiative. According to Len Hardy, Vice President and Division Manager of Treasury and **Cash Management** , within the Banking Systems Department at Northern Trust, the company's transformation of **bank** processes and service delivery is just beginning. "Delivering information and services interactively via Internet technology...

...and location. For Northern Trust, technologybased banking is already helping us to serve business customers **more** responsively and to expand our range of services to meet their needs." For corporate customers, the time required for delivery of **check images** will be reduced from **two** hours or **more** to mere minutes. Brent Hauf, Revere managing consultant, cites **several** other advantages of the firm's decision to pursue this new banking paradigm. "This is...

...to bring financial services delivery into the new era. To date, they have successfully automated **check** processing procedures. And they are beginning to realize the strategic benefits of employing open Internet technology. **Some** benefits include significant decreases in maintenance and system administration costs. In addition, removing these barriers...

...Trust's online services, called Positive Pay, which enables Northern Trust employees to provide faster, **more** accurate responses to client questions and problems regarding questionable **checks** . Positive Pay also provides customer advantages, including password-protected access to information on Northern Trust's Web site and automatic online application updates and enhancements. Online **check image** access is one example of such enhancements. The Revere Group and Northern Trust also designed...

...be developed by Northern Trust in the future. This solution is fully scalable and platform **independent** on both the client and the server. It allows many clients to share connections to...

...Off-Site Development. The Revere Group is privately held and headquartered in Northbrook, Illinois. For **more** information, please contact The Revere Group at 5 Revere Drive, Suite 540, Northbrook, Illinois 60062...

23/3,K/9   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2006 The Gale Group. All rts. reserv.

02296154   Supplier Number: 44446232   (USE FORMAT 7 FOR FULLTEXT)
CEDALION SOFTWARE TO SPEED CHECK IMAGE DISTRIBUTION
Item Processing Report, v5, n3, pN/A
Feb 17, 1994
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 621

    The system uses OS/2 client server technology to capture **MICR** and image data using an NCR 7780 or 7731. It stores the data according to...

...check image delivery and routing options. It can send the image to a mainframe or **another** server, print it, route it to a fax number, or route it to an image display station in a remote location.
    Because the system is OS/ **2** based, **multiple** window sessions can be used to allow the system to be easily integrated with existing...

...positive pay, fraud monitoring, or even ARP. With the new system, bank operations can send **check images** automatically to its branches or corporate customers, eliminating delays and expenses associated with physical paper...

23/3,K/11   (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2006 The Gale Group. All rts. reserv.

01325273   Supplier Number: 41548854   (USE FORMAT 7 FOR FULLTEXT)
**CITY NATIONAL INFORMATION SYSTEMS INSTALLS MULTI-BANK, MULTI-SITE ITEM
  PROCESSING SYSTEM**
Item Processing Report, v1, n16, pN/A
Sept 13, 1990
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 871

...   vendor because of the editing capabilities of its software, and the capability to edit the **MICR** lines on **checks** , said Hoddle. The **bank** processes **checks** for many **different banks** , **some** of which use old **account number** systems and needs to have the capability to manipulate, or reformat the **MICR** line to meet its specifications. "Their software [Arkansas] offered the best opportunity for doing that. It was **more** flexible than others," said Hoddle.
     The software also allows the MICR line to be viewed...

23/3,K/12   (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2006 The Gale Group. All rts. reserv.

01137919   Supplier Number: 40909625   (USE FORMAT 7 FOR FULLTEXT)
UNTITLED ARTICLE
Corporate EFT Report, v9, n17, pN/A
August 22, 1989
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1170

...   I think that there is a great opportunity to truncate checks at the bank of **first deposit** and perhaps even as the company receives it, to convert the **MICR** band into an ACH transaction and send it electronically through the system. Benefits would include reduced float throughout the United States, lower processing costs and quicker notice of return items. **Another** growth area is POS/ACH. In areas where POS/ACH has been used, the volumes...

...contributor to ACH volume, but in the short run, there are other areas that present **more** immediate opportunities.
     CEFTR: What can banks do to help curb ACH risk?
     KVEDERIS: I think...

```
   23/6/1      (Item 1 from file: 16)
06113795    Supplier Number: 53711135  (USE FORMAT 7 FOR FULLTEXT)
ADP BANKING SERVICES HELP HOUSE STRAY MOTEL 6 ACCOUNTS.
Feb 3, 1999
Word Count:   1042


   23/6/2      (Item 2 from file: 16)
05968466    Supplier Number: 53253528  (USE FORMAT 7 FOR FULLTEXT)
Mixing Wholesale and Retail Banking on the Internet.
Nov 23, 1998
Word Count:   1548


   23/6/3      (Item 3 from file: 16)
05958528    Supplier Number: 53228500  (USE FORMAT 7 FOR FULLTEXT)
Old Kent Launches State of the Art Cash Management Product.
Nov 17, 1998
Word Count:   454


   23/6/4      (Item 4 from file: 16)
04868467    Supplier Number: 47160311  (USE FORMAT 7 FOR FULLTEXT)
EQUIFAX ALIGNS WITH PSN.
Feb 27, 1997
Word Count:   181


   23/6/5      (Item 5 from file: 16)
04765085    Supplier Number: 47014915  (USE FORMAT 7 FOR FULLTEXT)
Revere Group Helps Northern Trust Deploy Internet Technology To Automate
   Services For Corporate Accounts
Jan 6, 1997
Word Count:   675


   23/6/6      (Item 6 from file: 16)
02753988    Supplier Number: 43690044  (USE FORMAT 7 FOR FULLTEXT)
SIEMENS NIXDORF LAUNCHES "WORLD's FASTEST PERSONALISED MAGNETIC INK
   CHARACTER RECOGNITION PRINTER"
March 3, 1993
Word Count:   396


   23/6/7      (Item 7 from file: 16)
01992664    Supplier Number: 42554813  (USE FORMAT 7 FOR FULLTEXT)
EFT Software Sales Rev Up
Dec, 1991
Word Count:   1188


   23/6/8      (Item 1 from file: 636)
02515639    Supplier Number: 45060811  (USE FORMAT 7 FOR FULLTEXT)
CHECK LOSS PREVENTION SERVICE OPENS DOORS TO SMALLER RETAILERS
Oct 13, 1994
Word Count:   549


   23/6/9      (Item 2 from file: 636)
02296154    Supplier Number: 44446232  (USE FORMAT 7 FOR FULLTEXT)
```

CEDALION SOFTWARE TO SPEED CHECK IMAGE DISTRIBUTION
Feb 17, 1994
Word Count: 621

   23/6/10   (Item 3 from file: 636)
01566570   Supplier Number: 42316330   (USE FORMAT 7 FOR FULLTEXT)
Out-Of-Gas Software Sales Get A New Product Tuneup
August 27, 1991
Word Count: 958

   23/6/11   (Item 4 from file: 636)
01325273   Supplier Number: 41548854   (USE FORMAT 7 FOR FULLTEXT)
**CITY NATIONAL INFORMATION SYSTEMS INSTALLS MULTI-BANK, MULTI-SITE ITEM
   PROCESSING SYSTEM**
Sept 13, 1990
Word Count: 871

   23/6/12   (Item 5 from file: 636)
01137919   Supplier Number: 40909625   (USE FORMAT 7 FOR FULLTEXT)
UNTITLED ARTICLE
August 22, 1989
Word Count: 1170

```
? show files;ds
File 610:Business Wire 1999-2006/Nov 08
         (c) 2006 Business Wire.
File 613:PR Newswire 1999-2006/Nov 08
         (c) 2006 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 267:Finance & Banking Newsletters 2006/Nov 06
         (c) 2006 Dialog
File 268:Banking Info Source 1981-2006/Oct W5
         (c) 2006 ProQuest Info&Learning
File 625:American Banker Publications 1981-2006/Nov 08
         (c) 2006 American Banker
File 626:Bond Buyer Full Text 1981-2006/Nov 08
         (c) 2006 Bond Buyer
File 608:KR/T Bus.News. 1992-2006/Nov 08
         (c)2006 Knight Ridder/Tribune Bus News
File  13:BAMP 2006/Oct W5
         (c) 2006  The Gale Group
File  56:Computer and Information Systems Abstracts 1966-2006/Oct
         (c) 2006 CSA.


Set     Items    Description
S1      527687   CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGA-
                 L)()PAPER OR PHYSICAL()(MONETARY OR FINANCIAL)()(INSTRUMENT OR
                 INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY()(ORDER OR ORDERS)
S2      8709244  PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO
                 OR 2 OR MORE OR SOME OR FEW OR DIFFERENT
S3      1836676  BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR C-
                 REDIT)()(INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR
                 SAVINGS(1W)LOAN? OR S(1W)L
S4      27377    (FIRST OR ORIGINAL OR INITIAL)()DEPOSIT OR ORIGINATING
S5      15438    DEPOSIT()INFORMATION OR ACCOUNT()(NUMBER OR NUMBERS OR DES-
                 IGNATION OR DESIGNATIONS) OR CHECK()(IMAGE OR IMAGES)
S6      21709    (MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL
                 OR PRINCIPLE)()(SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR P-
                 ROCESSING OR CONTROLL?R OR CONTROL OR OPERATION OR SERVER)
S7      3383780  SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR
                 DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART
S8      38429    MICR OR MAGNETIC()INK()(CHARACTER()RECOGNITION OR CHECK()(-
                 READER OR READERS)) OR DEPOSIT()ACCOUNTING OR CASH()MANAGEMENT
                 OR FLOAT()PROCESSING
S9      312      S2(10N)(S3(3N)S4)
S10     43       S1(10N)S9
S11     7        S5(S)S10
S12     0        S6(7N)S7(7N)S8
S13     0        S11(S)S12
S14     332      S1(S)S2(S)S3(S)S4
S15     21       S6(S)S7(S)S8
S16     2205     S1(S)S2(S)S3(S)(S4 OR S5)
S17     3900     S7(S)S8
S18     144      S16(2S)S17
S19     136      S16(S)S17
S20     26       S6(2S)S17
S21     5        S16(2S)S20
S22     2032     S1(10N)S2(10N)S3(10N)(S4 OR S5)
S23     54       S17(S)S22
S24     56       S21 OR S23
S25     20       S24 NOT PY>2000
```

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S26      19   S25 NOT PD=20000429:20061231
S27      16   RD  (unique items)
```

27/3,K/2 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2006 Dialog. All rts. reserv.

04560845
IMAGE ARCHIVES ARE KEY TO ITEM PROCESSING IN THE NEW MILLENNIUM
ITEM PROCESSING REPORT
January 13, 2000 E VOL: 11 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 1074   RECORD TYPE: FULLTEXT

          (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:
...gone
uneventfully. "From what we are seeing, very few banks even want to
talk about **MICR** [**Magnetic   Ink   Character   Recognition**] anymore,"
says
Greg Schratwieser, president of Fairfax, Va.-based International
Consulting Inc.
          Schratwieser predicts a...

...data streams together so that they can have
one customer service worker able to access **multiple** data streams.
It's a natural maturation of the document imaging market."

A Trickle, Not A Flood

          Although vendors may be focusing their attention on merging
document and **check   image** archive applications, **banks** won't make heavy
investments this year because vendors have not fully developed the
capabilities, according to Schratwieser. "I think most **banks** are
interested in this and they are willing to talk about it, but not a...
Texas-based BancTec and chair of X9B,
an American National Standards Institute committee for checks, **MICR**
and imaging. "It's giving people their own data to data mine,"
Dowdell says.

Image...

...in 15 places at once
and the information can zoom to the relevant decision-makers. **Another**
goal is to move functions typically performed on "Day 2," such as
managing exceptions and...

...as just one element of a strategy that says we want to acquire
images and **separate** paper from the transaction at the point of entry,"
Lewis says.

Changes In Buying And...

27/3,K/3   (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04549192
INDUSTRY BRIEFS
CORPORATE EFT REPORT
April 28, 1999 EPO VOL: 19 ISSUE: 8 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 703   RECORD TYPE: FULLTEXT

TEXT:
...House Association, based in
Herndon, Va., has approved rules to support a method for converting
checks at the retail point-of-sale into electronic transactions. The
new rules endorse the voided **check** being returned to the consumer
after electronic readers capture the **bank account number** , **check**
routing information and **check** serial number, rather than the retailer
keeping the **check** , which had caused **some** earlier debate. An interim
rule becomes effective on Sept. 17, allowing the electronic **check**
transaction to use an existing ACH processing format. A new ACH
standard class entry code...
...and medium-sized businesses. iGlobal
Banker was first released in November 1998, and also provides **cash**
management , income and expenditure tracking and credit card reporting.
NDC eCommerce is a unit of National...

...of business-to-business electronic commerce`
software and services based in Dallas, to market one **another** 's
electronic banking and funds transfer software products. Sterling
Commerce customers will be able to...

27/3,K/4   (Item 3 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2006 Dialog. All rts. reserv.

04536163
STUDY CONFIRMS BUSINESS CASE FOR ITEM ARCHIVE APPLICATIONS
ITEM PROCESSING REPORT
July 16, 1998 G RE VOL: 9   ISSUE: 14   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 749   RECORD TYPE: FULLTEXT

TEXT:
...cost justification will come from the creation of
revenue-generating service products.
     "For any specific **bank** ," says the study, "the economic decision
whether to convert to electronic archiving of **check images** will be
based
on a number of business factors:
          * Volume of **check images** requested;
          * Percentage of retail customers requesting that **checks** be
truncated; and
          * The **bank** 's presence in the corporate **cash management**
business."

One **Bank** 's Experiences

     City National **Bank** of Florida crunched the numbers and recently
decided to go with image-based archiving. Based in Miami, City National
is a $1. 2 billion, 50-year old bank - not a likely candidate for
pioneering technology.
     "Having been established...such as proof-of-deposit processing and

statement
generation," says the report.
     Conversely, at large **banks** (**more** than $5 billion in assets),
which tend to use huge legacy systems for high-volume functions, **check
image** archiving tends to be a **separate** implementation. Not
surprisingly
in light of this difference in installations, small **banks** tend to use
check imaging **more** than large **banks** . Approximately 50 percent of
small
banks annually are adopting check imaging technology, whereas only 15
percent of large **banks** do the same, Tower reports.
     (David Medeiros, The Tower Group, 617/965-9090, ext. 215...

27/3,K/5   (Item 4 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2006 Dialog. All rts. reserv.

00003372
NEWS BRIEFS
ITEM PROCESSING REPORT
April 24, 1997   VOL: 8   ISSUE: 8   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 552   RECORD TYPE: FULLTEXT

TEXT:
...Inc. of Dallas is shipping an integrated image-based
check processing product that handles all **check** processing functions.
BancTec says with the ImageFirst system **checks** , are scanned into the
system, so handling of paper **checks** is eliminated. All queries on
items are handled on employee workstations using digital **check   images** .
The ImageFirst product gives **financial   institutions** remote **check**
capability, proof-of-deposit, intelligent character recognition, power
ending, backend capture, exception item processing, image-reject
repair and image **check** statements, BancTec officials say. The company
is marketing the software to large international **banks** , community
banks with **more** than $1 billion in assets and data processing centers.
The product will simplify those institutions...

...a minute.
(Norman Klier, BancTec Inc., 214/450-7753.)

Mellon Images Wholesale Lockbox.
     Mellon Global **Cash   Management** of Pittsburgh, Pa., is enhancing
its wholesale lockbox system to allow it to handle payment...

...an image-based storage
system. Wholesale lockbox systems often have to be customized to
accommodate **different** accounts and payment documents. Mellon's
Unified Versatile Document Processing System also lets users send...

27/3,K/8   (Item 7 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2006 Dialog. All rts. reserv.

00002152
UNION BANK PURCHASES CHECK ARCHIVE SYSTEM

ITEM PROCESSING REPORT
October 10, 1996   VOL: 7   ISSUE: 20   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 463   RECORD TYPE: FULLTEXT

TEXT:
...Richard C. Hartnack, Union Bank's vice chairman, says the bank
"has found image-based **cash   management** services very popular with our
corporate clients."
     Hartnack believes the archival system will enable the...

...exception items to make payment decisions on-line,
which reduces check fraud.
     Pricing for Union **Bank** 's check archival system was not available.

Demand Rising for Image Archive
     Thierry Leger, vice president of marketing for IA, sees rising
demand for **check** archival systems as **more   banks** look to "make stored
digital images available to various departments in the **bank** and to
corporate customers."
     The first step for **banks** installing imaging systems was to
"deliver **check   image** statements to their customers," Leger says.
"Now, they're creating new fee-based services, such as access to **check
images** on-line or via CD-ROM."
     Willis notes StorageTek and IA have **another** order in hand from a
bank he would not name for an archive system. The vendors also are
talking to five prospects, he says. " **More** than half of the top 100
U.S. banks will implement **some** type of long-term storage archive over
the next **few** years," Willis says.
     Union **Bank** 's system includes IA CheckVision software and an
automated tape cartridge system from StorageTek. CheckVision archives
millions of **check   images** per day and migrates the data automatically
to a variety of digital media.
     The **bank** plans to use a three-tiered storage migration. Within
the first 35 days of image capture, when most customer inquiries are
received, **check   images** will be stored on a redundant array of
independent disks (RAID) system.
     After 35 days, the images and data automatically will be moved to...

 27/3,K/16   (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source

00333547   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Vendor of the month: Q-Up Systems, Inc.
Anonymous
Bank News, v98, n3, p14, Mar 1998 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00769

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   back as 24 months.
     * Memo Posting: Account balances and history update immediately with
every transaction.
     * **Check** Imaging: View front and back stored **check   images** .
     Cash   Management is **another** functional module **banks** may add to
the Internet Banking System It expands the service to **banks** corporate

customers and benefits the customers by allowing access to **multiple** accounts. The following transactions are available through the **Cash Management** product:

* Special Account Control: Commercial accounts can establish multiple privilege levels allowing varied access rights...

27/6/1   (Item 1 from file: 813)
0879813   CL022
**BANC ONE   INTRODUCES   NEW   NATIONAL   DEPOSITORY SERVICE FOR MULTI-LOCATION
    BUSINESS CUSTOMERS**

DATE: November 6, 1995
WORD COUNT: 495

27/6/2   (Item 1 from file: 267)
04560845
 IMAGE ARCHIVES ARE KEY TO ITEM PROCESSING IN THE NEW MILLENNIUM
January 13, 2000 E

WORD COUNT: 1074

        (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

27/6/3   (Item 2 from file: 267)
04549192
 INDUSTRY BRIEFS
April 28, 1999 EPO

WORD COUNT: 703

        (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

27/6/4   (Item 3 from file: 267)
04536163
 STUDY CONFIRMS BUSINESS CASE FOR ITEM ARCHIVE APPLICATIONS
July 16, 1998 G RE

WORD COUNT: 749

        (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

27/6/5   (Item 4 from file: 267)
00003372
 NEWS BRIEFS
April 24, 1997

WORD COUNT: 552

        (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

27/6/6   (Item 5 from file: 267)
00002716
 YES, VIRGINIA, THERE IS A PAYBACK TO IMAGING
December 19, 1996

WORD COUNT: 925

        (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

27/6/7   (Item 6 from file: 267)

Caryn S. Wesner-Early   EIC 3600 08-Nov-06   p. 1

00002542
NYCH, BOSTON FED LAUNCH INTERDISTRICT IMAGE TEST
November 21, 1996

WORD COUNT: 641

27/6/8   **(Item 7 from file: 267)**
00002152
UNION BANK PURCHASES CHECK ARCHIVE SYSTEM
October 10, 1996

WORD COUNT: 463

27/6/9   **(Item 8 from file: 267)**
00002010
IMAGE VENDORS WON'T GET HIT WITH IBM DEAL
September 25, 1996

WORD COUNT: 1215

27/6/10   **(Item 9 from file: 267)**
00001899
IMAGE VENDORS SEE NO IMMEDIATE THREAT IN IBM DEAL
September 12, 1996

WORD COUNT: 1215

27/6/11   **(Item 10 from file: 267)**
00001894
ADVANCED PLANNING SPEEDS CONVERSIONS
September 11, 1996

WORD COUNT: 1204

27/6/12   **(Item 11 from file: 267)**
00001383
CMS READIES CAR MODULE, AUTOMATIC FAX FUNCTION
July 18, 1996

WORD COUNT: 448

27/6/13   **(Item 12 from file: 267)**

00001315
 CHECKFREE/IA CORP. DEAL OFFERS IMAGE CASH MANAGEMENT
July 10, 1996

WORD COUNT: 696

 27/6/14   (Item 13 from file: 267)
00000868
 **IMAGE-BASED PRODUCTS BECOMING A NECESSITY Sanwa Bank, Bank of California
Offer Imaging Services**
May 15, 1996

WORD COUNT: 1453

 27/6/15   (Item 14 from file: 267)
00000110
 GROWTH IN CORPORATE IMAGING TOP STORY OF 1995
January 24, 1996

WORD COUNT: 1424

 27/6/16   (Item 1 from file: 268)
00333547   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Vendor of the month: Q-Up Systems, Inc.
Mar 1998
WORD COUNT: 00769